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STATE OF MONTANA

Twenty-Ninth Annual Report

OF THE

STATE EXAMINER

AND THE

Ninth Annual Report

OF THE

BANKING DEPARTMENT



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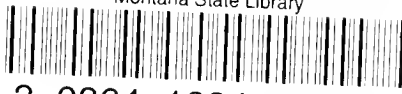
For the Fiscal Year Ending

June 30, 1924

By L. Q. SKELTON

*State Examiner and Ex-Officio Superintendent
of Banks*

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STATE EXAMINER

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Ninth Annual Report

OF THE

BANKING DEPARTMENT



For the Fiscal Year Ending
June 30, 1924

By L. Q. SKELTON

*State Examiner and Ex-Officio Superintendent
of Banks*

Report of the Superintendent of Banks

Office of the Superintendent of Banks

STATE CAPITOL

Helena, Montana, September 6, 1924.

To His Excellency,
Hon. Joseph M. Dixon,
Governor of the State of Montana.

My Dear Governor:

Pursuant to the provisions of subdivision 7, Section 210 and Section 6084 of Code 1921, Laws of Montana, I have the honor to submit to you the Twenty-Ninth Annual report of the State Examiner and the Ninth Annual Report of the Superintendent of Banks, covering the period from July 1, 1923 to June 30, 1924.

Respectfully submitted,

L. Q. SKELTON,
State Examiner and Superintendent of Banks.

ROSTER OF STATE EXAMINER.

	Appointed
D. G. BOGART*	March 21, 1895
J. G. MORONEY*	March 1, 1897
WILLIAM HUNDNALL*	March 4, 1901
T. E. COLLINS*	January 24, 1905
F. H. RAY*	September 2, 1908
H. H. PIGOTT	March 4, 1909
CARLOS E. KUMPE*	March 23, 1910
F. E. HOSS	June 17, 1912
H. S. MAGRAW	March 6, 1913
L. Q. SKELTON	June 1, 1921

* Now Deceased.

OFFICIAL ROSTER.

June 30, 1924.

Division of Banks—

L. Q. Skelton, Superintendent.
 S. L. Kleve, Assistant Superintendent.
 C. M. McCoy, Deputy Superintendent.
 F. W. Bleck, Deputy Superintendent.
 G. W. Graff, Deputy Superintendent.
 A. L. Ritt, Deputy Superintendent in charge of
 insolvent banks.
 T. T. Taylor, Deputy Superintendent,
 Assistant to A. L. Ritt.

Division of Public Accounting—

L. Q. Skelton, State Examiner.
 R. N. Hawkins, First Assistant State Examiner.
 L. C. Young, Second Assistant State Examiner.
 J. D. Dwyer, Deputy State Examiner.
 F. E. Williams, Deputy State Examiner.
 A. E. Williamson, Deputy State Examiner.
 R. A. Lathom, Deputy State Examiner.

Office Force—

Golde Fitzpatrick, Chief Clerk.
 Nellie Kenyon, Clerk.
 Lelia Leydig, Special Typist.

FINANCIAL STATEMENT.
Fiscal Year July 1, 1923 to June 30, 1924.

EXPENDITURES.			
Salaries:			
Banks	\$21,421.54		
Counties	11,100.00		
Cities and Towns	2,386.66	\$37,908.20	
Mileage and Traveling Expense:			
Banks	\$ 8,118.41		
Counties	7,609.41		
Cities and Towns	1,576.28	\$17,304.10	
Office Expenditures Exclusive of Salaries:			
Postage	\$ 430.00		
Stationery and Blanks	611.35		
Sundry Office Supplies	276.67		
Telegrams and Telephones	725.87		
Official Bonds	43.00		
Furniture and Fixtures	146.72		
Repairs and Replacements	38.48	\$ 2,272.09	
		\$57,484.39	
RECAPITULATION.			
By Appropriation July 1, 1923 to June 30, 1924.....	\$51,822.50		
By Banking Fund (Special Examinations).....	3,295.41		
By Transfers	2,093.52	\$57,211.43	
To Overdraft		\$ 272.96	

DETAILED EXPENDITURES.
July 1, 1923 to June 30, 1924.

	Salaries	Mileage	Expense	Total
Banks—				
L. Q. Skelton.....	\$ 5,000.00	\$ 159.64	\$ 129.89	\$ 5,289.53
S. L. Kleve	2,883.33	214.09	289.22	3,386.64
Geo. K. Dick	1,286.67	247.32	431.88	1,965.87
C. M. McCoy	1,846.37	312.59	462.41	2,621.37
H. E. Stewart	600.00	162.82	399.47	1,162.29
G. W. Graff	1,577.15	366.83	826.49	2,770.47
A. L. Ritt	1,276.94	255.04	692.73	2,224.71
Henry Skaug	819.56	286.48	402.94	1,508.98
O. A. Tweed	493.33	68.68	132.30	694.31
F. W. Bleck	1,254.31	440.27	609.57	2,304.15
Special Deputies	1,307.57	20.87	493.83	1,822.27
Transportation not reconciled.....		713.05		713.05
Total	\$18,345.23	\$ 3,247.68	\$ 4,870.73	\$26,463.64
Counties—				
R. N. Hawkins	\$ 3,000.00	\$ 130.62	\$ 426.24	\$ 3,556.86
J. D. Dwyer	2,400.00	296.74	1,421.80	4,118.54
F. E. Williams	2,400.00	341.23	1,347.21	4,091.49
A. E. Williamson	2,400.00	346.11	1,218.29	3,964.40
R. A. Lathom	2,400.00	338.35	1,308.24	4,046.59
F. S. Houle (Spec.)		75.00		75.00
Transportation not reconciled		356.53		356.53
Total	\$12,600.00	\$ 1,887.63	\$ 5,721.78	\$20,209.41
Cities and Towns—				
John Oliver	\$.....	\$.....	\$ 39.43	\$ 39.43
L. C. Young	2,388.66	361.82	1,175.03	3,923.51
Total	\$ 2,388.66	\$ 361.82	\$ 1,214.46	\$ 3,962.94
Clerks and Extra Office Help—				
Golde Fitzpatrick	\$ 1,500.00			\$ 1,500.00
Nellie Kenyon	1,500.00			1,500.00
S. J. Guilio	215.00			215.00
Lelia Leydig	856.66			856.66
Myra Lorey	186.65			186.65
Owen Morris	18.00			18.00
Total	\$ 4,576.31			\$ 4,576.31
Grand Total	\$38,008.20	\$ 5,397.13	\$11,806.97	\$55,212.30
Office Expenditures			2,272.09	
Total Expenditures				\$57,484.39

STATEMENT OF OFFICE ADMINISTRATIVE EXPENSE.

Salaries—			
L. Q. Skelton	\$ 5,000.00		
Clerks and Office Help	4,576.31	\$ 9,576.31	
Office Expenditures, Postage, Stationery, etc.....		2,272.09	\$11,848.40

GROWTH AND DEVELOPMENT OF EXAMINATIONS.

Section 210, Code 1921, requires the State Examiner to examine the books and accounts of state and county officers and all other public officers and boards, whether temporary or permanent, however created, and for what ever purpose, having the control, management, collection or disbursement of any public moneys of any character or description. This law, coupled with other provisions of the statutes, makes it the duty of the State Examiner who is also ex-officio Superintendent of Banks, to examine the books and accounts of the following:

1. All State Officers.
2. All County Officers.
3. All State Banks.
4. All Building and Loan Associations.
5. All Incorporated Cities and Towns.
6. All Boards.
7. All County Free High Schools.
8. All Irrigation Districts.
9. First and Second Class School Districts on Petition.
10. All Firemen's Disability Associations.
11. The Students' Loan Fund.
12. The Veterans' Welfare Commission.
13. The Montana Association for Prevention of Tuberculosis, Secretary's books.
14. Special Examinations.
15. All State Institutions, but made no appropriation, so work could not be done this year.

There are 23 State Departments to examine at least once each year. There are 55 counties to examine at least once each year. There are 109 incorporated cities and towns to examine at least once each year. There are 19 County Free High Schools to examine at least once a year. There are 68 irrigation districts to examine at least once a year. There are 32 building and loan associations and 1 dairy loan association to examine at least once each year. In the year 1916 there were 41 counties in the State. In the year 1924 there are 55, an increase of 14 or almost one-third within the past eight or nine years, and one more county to add presently. In like manner the objects of examination have increased all along the line, as has also amount of care and work bestowed on each object of examination. As an illustration, six, seven and eight years ago, the report of a county examination was typed on two sheets of letter size paper; today it is typed on from ten to forty-nine pages of legal size typewriter paper. So with each object of examination. For special mention we might refer to the examination made of the Veterans' Welfare Commission in 1922 which contained forty-three pages and occupied the time of one examiner for thirty days, with the assistance of another one for fifteen days; of Yellowstone County which contained forty pages and occupied the time of one examiner twenty-eight days and of another examiner for the special examination eight days, and of Miles City which contained forty-nine pages and occupied the time of two examiners for thirty days. One county occupied the attention of an examiner seventy days. Eight years ago there were but few irrigation districts in the State and they were not examined by this Department. Today there are sixty-eight.

The above survey is written to apprise you of the growth and development of the department from its humble beginning a quarter of a century ago, when the examiner quietly visited 16 counties and a few banks, to its present state-wide activities. Hardly a session of the Legislature has passed without creating new duties for it. With those new duties came new responsibilities. "Time makes ancient good uncouth", and so what once was ample would be now altogether inadequate. The department has developed into a real task which is worthy of the best efforts of a corps of trained men and women. It were better not attempted than half done.

Part I---BANKS

“Do nothing to foster and encourage speculation. Give facilities only to legitimate and prudent transactions. Distribute your loans rather than concentrate them in a few hands. Pursue a straight-forward, upright, legitimate banking business. Treat your customers liberally, bearing in mind that the bank prospers as its customers prosper”.

HUGH McCULLOUGH,

Appointed by President Lincoln First
Comptroller of the Currency, 1863.

Excessive loans have caused almost one-fifth of the failures in the National Banking System since its beginning.

BEWARE OF THE LARGE LINES.

PERIOD OF DEFLATION, DROUTH AND BANK FAILURES.

The record of the last four years of banking history in Montana, will read like Jeremiah's Book of Lamentations, when the history of the State is written.

It is highly improbable and altogether devoutly to be wished that never again will Montana be visited with a combination of adverse circumstances such as was the real compelling cause that brought about this Egyptian famine.

It is the history of the agricultural breakdown in the northwest. During the summer of 1917, Montana had next to no moisture. All summer long the great reaches of rolling table land east of the mountains lay parching in the lurid sunlight. No pasture for the herds and no moisture for crops. Stockmen had to ship out and farmers had little to reap and less to sell. Bills went unpaid at the stores and notes at the bank could not be met. Renewals followed. America was engaged in a foreign war. Prices skyrocketed. Fortunes were made over night. The Government at Washington began to guarantee prices on wheat.

In 1918 everybody borrowed money, plowed and sowed, and paid for nothing, but gave their notes for old debts and interest, for machinery, for food, for everything, including liberty bonds which some of them promptly traded in on cost of new automobiles.

Armistice came and so did 1919 which will be remembered as long as the name of Montana lasts. That year little rain fell east of the Rocky Mountains. The bare, brown hills again lay dry and burning as in a torrid region. Each morning the sun rose red and hot to light up a brassy sky that scarcely sported a cloud as large as a man's hand all summer long. The grass dried up. The leaves early fell from the trees. The streams dried up to their very head-springs in the mountains to such an extent that the wild animals came down and grew tame. There was small crop, little harvest and little feed. As if to mock, winter began October 8th and continued with unwonted snowfalls and rigorous weather until May of 1920. Much of the livestock, to keep which it is said the banks furnished millions of dollars, went trembling afield the next spring to a bare range. That year merciless deflation took place and that fall, cattle that had been worth from \$70.00 to \$100.00 the fall before, and which had eaten \$50.00 worth of hay, were worth from \$25.00 to \$50.00. Two-year-old ewes, the best property in Montana were worth \$4.50. Wheat that had turned men's heads but a few short months ago, was worth the pre-war price. Sheep have come back, but cattle, horses and hogs have not. Meanwhile, let it be remembered that everything the farmer had to buy was worth 1.73 times pre-war quotations and is but little better yet. With this picture in mind, what could one expect? How would one retire a bank full of such assets as I have described? What else could one expect but a reenactment of the scenes of the Wonderful One Hoss Shay? The agricultural interests of the State had completely broken down. From that day until now that basic industry has scarcely yielded beyond cost of production. The history of these times teaches that no sustaining industry can be suddenly destroyed and the country avoid economic paralysis.

This period has been one long dripping tunnel—a veritable nightmare. Each day brought new disasters. The close of the fiscal year, June 30, 1921, (30 days after I took office) disclosed that 13 State banks had closed their doors from October 18, 1920 when the disaster began. True enough, some had been reopened but of these all but

three were forced to close the second time and go into the hands of a receiver. I do not think any of them save a single exception, has paid a dividend to the depositors, thus showing that the economic causes were deep-seated, vital, malignant, fatal.

The call for condition statement at that date, June 30, 1921 (30 days after I took office) showed a sorry lot of banks. Of the 277 banks reporting on that call, 85 were in insufficient reserve. One hundred eighty-one of them had not been examined within the time prescribed by law. Some were as much as 24 months in arrears. Subsequent examination proved many of them to be full of second mortgages, frozen assets, land contracts, commission notes and whatnot.

All the examiners, save one, had recently resigned to enter other employment. With this preliminary survey in mind, I went before the State Board of Examiners and asked for seven additional examiners. I was promptly asked by the Board how the appropriation stood. On being informed that the appropriation was practically exhausted and that as matters stood there were not enough funds on hand to meet the pay-roll for the current month, the Attorney General advised me that he could not permit overdraft on the appropriation. Needless to say that I did not get the seven extra examiners.

At this time the Annual Report was due to be published as of the close of the fiscal year, June 30th, for the publication of which there were likewise no funds. I consulted leading bankers and the Montana Bankers Association and concluded to forego the publication, much to my personal regret, not only on the ground of lack of funds but also in the interest of the general public good in view of the adverse effect the notoriety might cause.

The ensuing twelve months afforded no relief. True, the city banks had been relieved of much of the country load by the War Finance Corporation, but that afforded little assistance to the country banks. They had borrowed too much money and pledged too much assets. The farming and livestock conditions continued bad and it was the paper of these interests that was frozen in the banks or in the hands of pledgees. The call report for June 30, 1922 showed even a worse condition than that of the same date the year before. Deposits had shrunk three million dollars according to this report and borrowed money had mounted to the crushing sum of fifteen millions, a sum almost equal to the entire employed capital of the whole system. Borrowed money is likely to be the bane of any bank and this condition in our case later proved no exception to the rule. The report revealed that we had lost 11 additional banks by actual failures having \$2,700,000.00 deposits during the year. The next year, owing to the utter impossibility of the farmer to produce beyond cost of production, though his fields yielded, yet the ravage continued with increasingly disastrous effect, and at the end of that fiscal year, June 30, 1923, conditions had not improved, but the reaping of the fruit of the whirl-wind continued unabated. At the end of the year, we found that we had lost in actual bank failures 27 more banks with deposits amounting to \$4,378,000.00. Deposits had now shrunk to \$72,000,000.00 in the 242 reporting banks.

Sorry as the plight of the banks had been in the two previous years, it being impossible to stay the withering scourge, it was reserved unto the fiscal year 1923-4 to witness the culmination of Montana's banking tragedy. As the liquidation season of 1923 drew on, banks began to fall. Creditor-banks and pledge-holders began pressing for liquidation of the now long-standing customers' notes that had been pledged one and two and, maybe, three years before for borrowings. Depositing customers of banks began drawing their bal-

ances. It seemed that faith and confidence had departed. Note makers sold their crops but did not put the proceeds in the banks. Some would even forget to pay their obligations at the bank, so that November, 1923, witnessed 10 bank failures, December, 21; January, , 1924, 15, and February, 9; when suddenly the rage seemed to have spent itself and from the end of February to date of this report, we have lost but 5 banks. The year witnessed the definite failure of 68 banks. During the same period, the National System which had 146 banks at the beginning, November 15, 1920, lost some 53 banks by actual failures and otherwise, making a grand total of closings in both systems 191 banks according to information at hand.

This recitation is to call to your mind that the causes of failure of all these banks was deep-seated and not merely oversight in making a few loans, resulting in plain injudicious banking. It was economic in a major sense. It is undeniably true that country banks in the farming areas became extended and possessed of non-liquid and other forms of undesirable assets, but it is equally true that if crop yield and prices had obtained as in former years, the situation would have been little more than temporarily embarrassing. I do not believe that many pieces of paper have originated in any bank since I have been Superintendent of Banks, that occasioned any embarrassment to the bank, much less caused or even contributed to its failure in the remotest degree. On the other hand, all paper that has ultimately caused the failure, was there when I took office and could not have been removed at any given time without disastrous effect right then and there. It would appear that the only sensible thing to do under such circumstances, would be to work it out gradually. Such has been the settled policy of the Department since June 1, 1921, and before. This policy was concurred in by many thoughtful men at the time of formulating it. It was not original with me; it was suggested to me and I yielded to the suggestion. My personal feelings and private urge at the time is now beside the question. As a matter of fact, I believe the policy was definitely settled before I took office, and also I believe, that my predecessor waived the statutory reserve requirements for a time as an act of necessity. It was urged that by the very nature of things, the banking laws must require the reposing in the Superintendent of Banks large discretionary powers under such circumstances.

The closing of a bank's doors must ever afford cause for thoughtful consideration. The ruin, the distress, the litigation, bankruptcies, the expense, the wrath of the depositors, a suicide or two, homes broken up, fortunes lost, labor's savings swept away, the widow's mite gone, business stagnated, confidence shaken, men of reputation sent to prison perhaps, and all that follows the order to close the doors of a bank, are circumstances of the first magnitude, and hence no thoughtful Superintendent can but feel the importance and responsibility of his office and the dreadful consequences of a false step. No Superintendent, fully understanding his duties and obligations, can, or is likely to, make the order to close a bank without having first exhausted every effort and means to avoid and escape the last act—the closing of a bank's doors. It would have been much easier to have closed these weak banks when I took office than to have nursed them along.

We have had many failures attend our efforts to aid, but against these failures, we have, in very many instances, been able to remedy conditions so as to avoid serious impending dangers. Ours is a silent mission—nothing must be said or we would destroy the very object of our efforts. The bank examiner silently comes and as silently goes away. He examines the bank, often laboring far into the night. He

classifies his findings and formulates his plan of action. In the morning, he causes the directors to be called together and they labor long and earnestly, sometimes at the bank and sometimes in an office uptown, sometimes in another city. The impairment in the bank is made good and the examiner goes his way. For instance: an examiner went into a small country bank and found \$116,000.00 of what he called bad assets. The officers and directors, at first, demurred, and would not concede the correctness of his appraisals. The examiner announced that he did not intend to leave (knowing as he did the financial ability of the owners of the bank to save it) until the bank was saved. Finally, the third morning, the President capitulated and the examiner collected \$105,000.00 on the spot, and saved the bank. This is but one instance. Cases of this sort can never be made known to the public. The people can only know our failures. To be sure, they are published far and wide and in their most brutal aspect. Indeed, as some one has facetiously remarked: it is not knowing when to close a bank, it is knowing when to leave it open. No bank ever closes without its harrowing features; failures cannot be otherwise. There is the latest depositor always. There are often some irregularities in the final desperate efforts of the officers in trying to save the institution. There is nothing pleasant about it. It can never be done right. It is also true that if one would close crippled banks right and left, many more people would have funds tied up in them than do have under the present circumstances, and it would follow that, granting that the closing of a bank in a community is the worst thing that can befall it, the misery would be greater by far by hastily closing. Those who lightly remark that "That bank should have been closed two or three years ago," speak thoughtlessly. They do not know what they are talking about. Maybe it would have been better to have closed it two or three years ago, maybe it would have been better never to have organized, even, but this is certain: that it would have caught twice as much money in it then as it did finally catch, in most cases, and consequently, would have done twice as much harm then as now.

We have passed through a long and terrible period of distress, a period in which one has at times almost thought the very head-springs of wealth dried up. There has been real distress in the state, long continued and hopeless. It were not asserting too much to say that it will be years before the last trace of this hitherto unknown destruction of values will be removed from the banks. There may possibly be a few more bank failures, but I believe the number will be negligible.

The country is now looking forward again. The last call, as of date of this report, shows more than two million dollars increase in deposits over the previous call, and the borrowed money situation has also slightly improved. If the crop now harvesting should command a good price, conditions will be greatly improved by the end of the year.

I know of but one way to pay a debt and that is to earn the money and pay it; that is what the people must do. Following the advice of General Robert E. Lee after Appomattox, when he told his soldiery to return to their homes and begin society anew on a new basis, so the examiners are advising the bankers to begin anew on a new basis. The old methods won't do. There has been a great change come over the people. "New times demand new measures and new men." We are in the new order of things. We are doing business in a new era:

BANK GUARANTEE LAW.

Times like the period through which we have just passed, have ever given rise to all sorts of nostras, having for their object the prevention of financial panics. In the periods after the close of the second war for independence, 1816-1820, likewise in 1837 and 1873 and again in 1893-96, the air was full of all sorts of proposals to do away with the possibility for the recurrence of so-called hard times. Our own time is not without its proposed panaceas. Now come those who would make laws that would prevent bank failures. That proposal also has been made at least three times in my own day. The remedy now is to guarantee bank deposits. I believe some dozen states have already enacted such a law with more or less indifferent success.

To start with, this fact is manifest that to have held the ship steady in its course in Montana, there would have to have been some agency ready to quietly dump in some thirty millions of spot cash of a sum equal to the entire banking capital of the state, in both the state and national systems.

To my mind, nothing is plainer than that to be adequate, a bank guarantee scheme must be nationwide and be supported by the Federal Government, much as the postoffice is and like the postoffice and other government agencies, its deficits taken care of by the government. It would then be able to draw on the average economic condition of the whole country to take care of any given distressed section. In my judgment, it should commence operation with a substantial capital fund contributed by well-known sources in which there would always be amongst the people a never-failing faith and confidence. This fund could be supplemented by a negligible service charge to the depositors or those who use the banking institutions of the country. To sum the matter up then, it would appear to me that no bank deposit guarantee scheme is likely to succeed that does not have the whole United States as its theater of operation and the Government back of it, both financially and in a managerial way.

FAILED BANKS.

In this period, the State experienced the actual failure of 110 or 38% of its State banks, viz:

Year Ending:	No. Failures	Employed Capital	Deposits	Bills Pay.	Other Liabilities
6-30-21	4	\$ 154,262	\$ 754,726	\$ 179,200	\$ 21,661
6-30-22	11	790,338	2,712,853	1,767,611	36,838
6-30-23	27	1,494,721	4,378,124	2,455,688	20,143
6-30-24	68	2,447,411	9,481,579	3,307,634	40,731
TOTAL	110	\$4,886,732	\$17,327,282	\$7,710,133	\$119,373

In addition to the above, we have at this date 6 banks in voluntary liquidation under the provisions of the emasculated Section 6109e Laws 1923. Should any of these later go into the hands of a receiver, they must be reclassified and will be added to above loss table.

Besides above liquidations, we have had 19 banks go into voluntary liquidation on the basis of paying 100% to the depositors.

In five instances consolidations have been effected.

Balance Sheet.

The following sheet accounts for the State Banks and exhibits the number of same doing business at date of this report:

Pro:	
Number Incorporated banks October 18, 1920 (never over	278
Number Unincorporated banks (Private) October 18, 1920.....	8
Number New Charters granted since October 18, 1920.....	11
	<hr/> 297

Contra:		
Number Actual Failures since October 18, 1920	110	
Number Consolidations since October 18, 1920	5	
Number Voluntary liquidations since October 18, 1920	25	
Number Unincorporated banks now running	2	
Number Incorporated banks now running	153	
Number new charters granted under which business not yet commenced	2	297

CLOSED STATE BANKS.

The following table gives the number of bank closings by calendar years to June 30, 1924, and disposition of same:

1920—7 banks closed of which 4 were reopened later, 2 were either consolidated or voluntarily liquidated, 1 went to receivership.
1921—21 banks closed of which 6 were reopened later, 6 were either consolidated or voluntarily liquidated, 9 went to receivership.
1922—27 banks closed of which 2 were reopened later, 4 were either consolidated or voluntarily liquidated, 21 went to receivership.
1923—65 banks closed of which 3 were reopened later, 8 were either consolidated or voluntarily liquidated, 54 went to receivership.
1924—36 banks closed of which 1 was reopened later, 10 were either consolidated or voluntarily liquidated, 25 went to receivership.

NATIONAL BANKS.

It must be remembered as we go along that at the beginning of this period of failing banks, there were operating in Montana under the direct supervision of the Comptroller of Currency at Washington, D. C., 145 National Banks reporting to Comptroller of Currency September 8, 1920, with total employed capital of \$14,963,000.00. Deposits of \$80,860,000.00, Bills Payable, including Rediscounts, \$11,746,000.00, Other Liabilities, \$4,849,000.00.

Forty-one or about 30% of these banks failed according to the best information available to this Department. Thirty-eight of these banks (3 not reported to us) had capital \$2,729,171.00, Deposits, \$12,606,376.00, and Borrowed Money, \$5,366,240.00.

Depositors have tied up in failed States banks, \$17,327,283.00 and in failed National banks about \$13,000,000.00 (3 not reporting), according to the best information available at this date.

The largest bank failure, by far, in the state, was a National bank with about three and a quarter millions of deposits. This failure was also the most far-reaching failure in the state as it drew into the vortex, directly and indirectly, a host of small country banks that either depended upon it or were depositors at the time of failure. This institution was, I believe, well connected, so far as financial connections go; and constituted, I believe, the eleventh largest National bank failure in the history of that system.

LOSSES IN OTHER STATES.

It must not be assumed that Montana has suffered the loss of its banks alone as the result of the post-war deflation. We are informed that here in our own Ninth Federal Reserve District, our sister States have likewise suffered great losses, much as it pains us to note it. We are credibly informed that Minnesota, a State to which drouth and disaster is quite unknown, has lost 71 State banks with employed capital of \$1,530,000.00, Deposits, \$14,257,836.00, and Borrowed Money, \$2,555,943.00; that North Dakota lost 181 State banks with capital account of \$4,145,200.00, Deposits, \$21,166,866.00, and Borrowed Money, \$8,251,121.00, and I am informed that South Dakota lost something like 150 State Banks.

NEW LEGISLATION.

As was hinted at in analyzing the progress and outcome of this disastrous period, at its beginning, we had almost no effective laws with which to cope with any such contingency as overcame us as a result of the sudden deflation, persistent drouth and other disasters.

We had no effective law of assessment and repairment, none for consolidating banks and so on. The Legislature, at the Eighteenth Session, gave us a few good Sections of law. We propose to offer a complete new banking code at the approaching session, by which we hope to further strengthen our position for the future. We purpose to propose legislation relative to Reserve, both primary and secondary; limitation of pledgings of collateral and borrowing authority, more definitely defining the power and duties of Superintendent relative to when and under what circumstances he may take charge of or close a bank; authorizing Superintendent to administer the affairs of closed banks; also relative to combined statements, second mortgages and other indifferent so-called securities, commission notes and uncollected interest, collection of tax from closed banks, graduating capital according to the size of the town or city, and other matters not now provided for, or provided for in an unsatisfactory manner.

NEW CHARTERS.

New charters should only be granted on the very soundest of consideration based on the needs of the community and on the fitness of those who propose the enterprise.

We have chartered 11 new banks since the fall of 1920 when the great slump began. In my judgment new banking enterprises are not likely to prosper in the future as they have in the past for various reasons, not the least among which is that the Government is a competitor on a 4¼% bond basis—the premier securities of the earth—as well as by its various savings activities.

Eight new charters have been granted since June 30, 1922, as follows:

Big Horn State Bank, Hardin, 5-9-1923	Capital, \$35,000, Guaranty Fund, \$315,000.00.
Commercial Bank, Ringling, 7-31-1923	Capital, \$20,000, Surplus, \$2,000.
Stockmens Bank, Martinsdale, 8-27-1923	Capital, \$20,000, Surplus, \$2,000.
Miners & Merchants Bank, Roundup, 9-28-1923	Capital, \$30,000.
Roundup State Bank, Roundup, 10-30-1923	Capital, \$50,000.
Central Bk. & Tr. Co., Lewistown, 6-2-1924	Capital, \$100,000, Surplus, \$10,000.
Hill Co. State Bank, Havre, 6-25-1924	Capital, \$60,000.
Farm. & Merchts. Bk., Winnett, 6-30-1924	Capital, \$25,000.

Number of State and Private Banks and Trust Companies reporting on June 30, the past six years, together with their aggregate deposits on those dates:

June 30, 1919, deposits	\$96,051,995.00	in	286	banks
June 30, 1920, deposits	91,898,809.00	in	286	banks
June 30, 1921, deposits	76,319,952.00	in	276	banks
June 30, 1922, deposits	73,332,592.00	in	268	banks
June 30, 1923, deposits	72,058,920.00	in	242	banks
June 30, 1924, deposits	58,285,347.00	in	155	banks

The total number of banks and trust companies operating in Montana at this date is 248, classified as follows:

Commercial State Banks 139, Trust Companies 14, Private Banks 2, with aggregate employed capital \$9,819,330.00, deposits \$58,285,000.00, and total assets \$71,200,000.00; and 93 National Banks with aggregate capital and surplus \$9,719,000.00, deposits \$61,062,000.00 and total assets \$75,952,000.00. This would appear to allow us one bank for about every 2000 inhabitants.

DALY BANK & TRUST CO.

Anaconda, Mont.

Incorporated February 12, 1901.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts.....	\$1,604,398.72
Overdrafts	647.85
Bonds, Warrants, etc.....	403,094.89
Stock in Federal Reserve Bank	6,000.00
Banking House, Fur. & Fix.	45,679.00
Cash on Hand.....	428,734.61
Due from Apvd. Reserve Agts.	777,963.57
Due from Federal Reserve Bank	158,007.70
Due from other banks.....	38.66
Cheeks and other Cash Items..	3,237.75
Other Resources	168.70

Capital Stock	\$ 100,000.00
Surplus	100,000.00
Undivided Profits	40,855.66
Due to Banks	18,611.07
Demand Deposits	1,167,326.94
Time Deposits	57,131.50
Savings Deposits	1,943,560.59
Other Liabilities	

Total*\$3,427,788.76

Total*\$3,427,788.76

E. J. BOWMAN, President; J. C. HARRINGTON, Cashier; E. L. KUNKEL, Assistant Cashier; W. W. JAMESON, Assistant Cashier. Directors—Marcus Daly*, A. J. Tuckscherrer, J. L. Kelly, J. C. Harrington, E. J. Bowman.

*Did not qualify as Director.

BANK OF ASHLAND

Ashland, Mont.

Incorporated June 29, 1915.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 97,199.52
Bonds, Warrants, etc.....	6,710.89
Banking House, Fur. & Fix....	5,055.59
Other Real Estate.....	6,059.25
Cash on Hand	1,431.13
Due from Apvd. Reserve Agts.	2,885.83
Due from Other Banks.....	957.34
Other Resources	161.00
Expense over Earnings.....	748.98

Capital Stock	\$ 30,000.00
Surplus	3,600.00
Undivided Profits	
Demand Deposits	41,133.58
Time Deposits	16,662.91
Bills Payable	29,813.00

Total\$ 121,209.49

Total\$ 121,209.49

CHAS. H. THEX, President; R. D. MOUNTAIN, Vice President; J. E. DISBRO, Cashier; CHAS. G. THEX, Assistant Cashier. Directors—Chas. H. Thex, R. D. Mountain, P. G. Dailey, Chas G. Thex, J. D. Shy.

FARMERS STATE BANK

Bainville, Montana.

Incorporated May 12, 1911

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 178,520.25
Overdrafts	918.24
Bonds, Warrants, etc.....	7,505.08
Banking House, Fur. & Fix.	9,744.42
Other Real Estate.....	11,806.02
Cash on Hand	1,065.32
Due from Apvd. Reserve Agts.	18,297.76
Due from other Banks.....	7.00
Checks and other Cash Items...	2,087.46
Other Resources	11,962.41
Expense over Earnings	9,125.33

Capital Stock	\$ 20,000.00
Surplus	12,500.00
Demand Deposits	58,108.92
Time Deposits	115,311.10
Bills Payable	45,149.27

Total\$ 251,039.29

Total\$ 251,039.29

JOHN POWERS, President; RICHARD POWERS, Vice President; EDW. S. POWERS, Vice President; WILLIAM POWERS, Cashier; E. S. KOSER, Assistant Cashier; W. J. FORSYTH, Assistant Cashier. Directors—John Powers, Richard Powers, Edw. S. Powers, William Powers.

MINERS STATE BANK

Bear Creek, Montana.

Incorporated July 29, 1921.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 35,885.87
Bonds, Warrants, etc.....	2,125.20
Banking House, Fur. & Fix.	6,500.00
Other Real Estate	3,094.66
Cash on Hand	4,681.50
Due from Apvd. Reserve Agts.	64.05

Capital Stock	\$ 20,000.00
Undivided Profits	311.23
Due to Banks	1,167.71
Demand Deposits	15,867.13
Time Deposits	3,380.21
Bills Payable	11,625.00

Total\$ 52,351.28

Total\$ 52,351.28

T. E. FRASURE, President; A. F. CHRISTIANI, Cashier; ALEX FAIRGRIEVE, Vice President; JOHN KOSTELITZ, Vice President. Directors—T. E. Frasure, Alex Fairgrieve, W. E. Lampert, John Kopstelitz, Phil H. Gardner, Thos. Good, John Anderson.

BANK OF BELFRY

Belfry, Montana.

Incorporated January 4, 1912.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	113,754.38	Capital Stock	\$ 20,000.00
Overdrafts		33.15	Surplus	10,000.00
Bonds, Warrants, etc.		2,965.79	Undivided Profits	85.96
Banking House, Fur. & Fix. ..		6,000.00	Demand Deposits	73,186.41
Other Real Estate		2,020.00	Time Deposits	85,836.13
Cash on Hand		4,138.17	Other Liabilities	1.20
Due from Apvd. Reserve Agts. ..		54,425.48		
Due from other Banks		5,772.73		
Total	\$	189,109.70	Total	\$ 189,109.70

J. W. CHAPMAN, President; F. H. ALDEN, Vice President; J. O. HIGHAM, Cashier; W. E. OGDEN, Assistant Cashier. Directors—J. W. Chapman, F. H. Alden, J. O. Higham, Alice A. Meyer, F. W. Lyle.

BELGRADE STATE BANK

Belgrade, Montana.

Incorporated April 2, 1902.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	315,333.90	Capital Stock	\$ 50,000.00
Overdrafts		318.78	Surplus	25,000.00
Bonds, Warrants, etc.		11,019.97	Undivided Profits	306.98
Stock in Federal Reserve Bank ..		2,250.00	Due to Banks	6,570.07
Banking House, Fur. & Fix.		7,850.00	Demand Deposits	152,426.17
Other Real Estate		48,537.15	Time Deposits	145,749.64
Cash on Hand		6,029.51	Bills Payable	40,428.14
Due from Apvd. Reserve Agts.		29,105.20	Other Liabilities	19.36
Checks and other Cash Items		55.85		
Total	\$	420,500.36	Total	\$ 420,500.36

LOUIS ACCOLA, President; GEO. J. HECK, Vice President; E. L. HEIDEL, Cashier; GORDON W. COON, Assistant Cashier. Directors—Louis Accola, Geo. J. Heck, W. P. Porter, Geo. Cox, Chas. Vendenhook.

FARMERS' BANK OF BELGRADE

Belgrade, Montana.

Incorporated March 11, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	160,709.04	Capital Stock	\$ 50,000.00
Overdrafts		445.66	Surplus	2,500.00
Banking House, Fur. & Fix.		3,650.00	Due to Banks	14,314.24
Cash on Hand		4,077.87	Demand Deposits	51,815.62
Due from Apvd. Reserve Agts.		1,591.02	Time Deposits	24,756.96
Due from other Banks		18,000.00	Bills Payable	46,181.15
Checks and other Cash Items		326.33		
Expense over Earnings		768.05		
Total	\$	189,567.97	Total	\$ 189,567.97

E. A. STIEFEL, President; M. W. PENWELL, Vice President; M. C. SMILEY, Cashier; H. S. MAGRAW, Jr., Assistant Cashier. Directors—E. A. Stiefel, Wm. Fitzstephens, W. E. Parkins, Frank Morgan, Walter H. Sales, W. B. Huffine, M. W. Penwell.

FARMERS & MINERS STATE BANK

Belt, Montana.

Incorporated July 11, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	219,556.91	Capital Stock	\$ 50,000.00
Overdrafts		631.74	Surplus	12,500.00
Bonds, Warrants, etc.		24,708.60	Undivided Profits	4,178.58
Stock in Federal Reserve Bank ..		1,900.00	Demand Deposits	108,282.96
Banking House, Fur. & Fix.		20,000.00	Time Deposits	86,484.76
Other Real Estate		8,888.22	Bills Payable	44,013.88
Cash on Hand		7,190.00	Other Liabilities	67.74
Due from Apvd. Reserve Agts.		21,059.33		
Checks and other Cash Items		330.02		
Other Resources		1,267.10		
Total	\$	305,525.92	Total	\$ 305,525.92

N. T. LEASE, President; DAVID PIMPERTON, Vice President; C. H. PROVIN, Cashier. Directors—N. T. Lease, C. H. Provin, David Pimperton, Chas. Carlson, Philip Leveille, S. C. Armstrong, Walter Kennedy*.

*Did not qualify.

STATE BANK OF BIGFORK

Bigfork, Montana.

Incorporated June 29, 1911.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts.....\$	75,206.84	Capital Stock	\$ 20,000.00
Overdrafts	44.33	Surplus	1,500.00
Bonds, Warrants, etc.....	10,482.94	Undivided Profits	625.91
Banking House, Fur. & Fix.	1,310.00	Demand Deposits	39,505.57
Other Real Estate.....	1,037.35	Time Deposits	31,397.71
Cash on Hand	1,953.58		
Due from Apvd. Reserve Agts.	5,825.82		
Checks and other Cash Items...	168.35		
Total	\$ 96,029.19	Total	\$ 96,029.19

PAUL SMITH, President; C. D. MORTON, Vice President; W. L. FELIX, Cashier. Directors—Paul Smith, W. L. Felix, Wm. Albrecht, H. Linden, Geo. Paul, Jno. Loux, C. D. Morton.

NORTHERN MONTANA STATE BANK

Big Sandy, Montana.

Incorporated March 24, 1910.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts.....\$	180,533.24	Capital Stock	\$ 50,000.00
Overdrafts	12.84	Surplus	11,000.00
Bonds, Warrants, etc.....	59.40	Demand Deposits	191,134.81
Banking House, Fur. & Fix.	31,671.45	Time Deposits	52,715.80
Other Real Estate.....	61,546.93	Bills Payable	32,406.07
Cash on Hand	7,941.75		
Due from Apvd. Reserve Agts.	42,828.20		
Other Resources	2,555.00		
Expense over Earnings.....	10,107.87		
Total	\$ 337,256.68	Total	\$ 337,256.68

C. J. McNAMARA, President; S. A. MILLER, Vice President; WALTER BROWN, Vice President; E. B. NEWHALL, Cashier; E. N. BARRETT, Assistant Cashier. Directors—C. J. McNamara, T. A. Marlow, Walter Brown, V. F. Blankenbaker, S. A. Miller, E. B. Newhall.

CITIZENS STATE BANK

Big Timber, Montana.

Incorporated March 2, 1906.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 406,850.06	Capital Stock	\$ 75,000.00
Overdrafts	104.22	Surplus	30,000.00
Bonds, Warrants, etc.....	7,500.00	Undivided Profits	13,321.34
Banking House, Fur. & Fix.	5,000.00	Demand Deposits	227,504.64
Other Real Estate.....	6,567.72	Time Deposits	194,544.75
Cash on Hand	24,060.62		
Due from Apvd. Reserve Agts.	89,238.41		
Checks and other Cash Items	1,047.70		
Total	\$ 540,368.73	Total	\$ 540,368.73

CHAS. McDONNELL, President; D. CLAIBORN, Vice President; R. L. LEWIS, Cashier; E. L. FRANG, Assistant Cashier. Directors—Chas. McDonnell, D. Claiborn, D. J. Walvoord, D. D. Johnson, A. R. McDonnell, R. L. Lewis, E. L. Frang.

THE COMMERCIAL BANK & TRUST CO.

Big Timber, Montana.

Incorporated November 28, 1913.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts.....\$	420,222.95	Capital Stock	\$ 100,000.00
Overdrafts	894.46	Surplus	25,000.00
Bonds, Warrants, etc.....	9,052.28	Undivided Profits	6,731.48
Banking House, Fur. & Fix.	5,400.00	Demand Deposits	226,341.42
Other Real Estate.....	32,514.00	Time Deposits	226,397.74
Cash on Hand	17,288.03	Other Liabilities	37.59
Due from Apvd. Reserve Agts.	98,614.04		
Checks and other Cash Items...	462.47		
Total	\$ 584,508.23	Total	\$ 584,508.23

A. H. ARNESON, President; O. A. NEPSTAD, Vice President; ALVA L. LAMB, Cashier. Directors—A. H. Arneson, O. A. Nepstad, John T. Esp, Horace S. Davis, Henry Schrader, C. W. Voges, Jacob Wagner.

SCANDINAVIAN-AMERICAN BANK

Big Timber, Montana.

Incorporated April 18, 1914.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$ 236,401.79	Capital Stock	\$ 50,000.00
Overdrafts	108.36	Surplus	7,000.00
Bonds, Warrants, etc.....	600.83	Undivided Profits	4,333.36
Banking House, Fur. & Fix.	10,000.00	Demand Deposits	148,349.76
Cash on Hand	15,069.29	Time Deposits	111,467.76
Due from Apvd. Reserve Agts.	58,359.34	Other Liabilities	2.74
Checks and other Cash Items....	614.01		
Total	\$ 321,133.62	Total	\$ 321,153.62

GEORGE O. ROSTAD, President; G. A. LOASBY, Vice President; D. V. HIGBEE, Cashier; PERCY G. WEBB, Assistant Cashier. Directors—George O. Rostad, G. A. Loasby, A. R. McDermott, J. W. Kirkwood, D. V. Higbee.

SECURITY TR. & SV. BANK

Billings, Montana.

Incorporated October 5, 1916.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$ 779,621.57	Capital Stock	\$ 100,000.00
Overdrafts	1,355.82	Surplus	12,000.00
Bonds, Warrants, etc.....	214,601.26	Undivided Profits.....	13,278.48
Stock in Federal Reserve Bank	3,400.00	Due to Banks	266,316.35
Banking House, Fur. & Fix.	77,091.03	Demand Deposits	\$60,101.43
Cash on Hand	55,506.13	Time Deposits	199,062.78
Due from Apvd. Reserve Agts.	218,875.58		
Due from Fed. Reserve Bank....	67,449.85		
Due from other Banks	15,430.02		
Checks and other Cash Items....	17,406.78		
Total	\$1,450,759.04	Total	\$1,450,759.04

W. E. WALDRON, President; ED. CARDWELL, Vice President; W. B. VAUGHAN, Cashier; D. J. THOMSON, Assistant Cashier. Directors—W. E. Waldron, Ed. Cardwell, F. L. Clark, A. C. Johnson, W. B. Vaughan.

BANK OF BOULDER

Boulder, Montana.

Incorporated April 16, 1894.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 279,496.13	Capital Stock	\$ 75,000.00
Overdrafts	271.94	Surplus	25,000.00
Bonds, Warrants, etc.....	34,128.79	Undivided Profits	9,048.39
Stock in Federal Reserve Bank	3,000.00	Due to Banks	3,919.28
Banking House, Fur. & Fix.	4,269.00	Demand Deposits	226,871.10
Other Real Estate.....	36,463.42	Time Deposits	83,848.84
Cash on Hand	6,931.93	Bills Payable	14,932.32
Due from Apvd. Reserve Agts	71,610.66	Other Liabilities	1,619.38
Due from other Banks	779.29		
Checks and other Cash Items....	402.25		
Other Resources	2,954.90		
Total	\$ 440,239.31	Total	\$ 440,239.31

S. F. TUTTLE, President; E. RYAN, Vice President; ARTHUR TUTTLE, Cashier. Directors—S. F. Tuttle, E. Ryan, Ben Wahle, Sr., Jesse Patterson, H. J. Tuttle.

BROWN STATE BANK (Formerly First State Bank, Laredo)

Box Elder, Montana.

Incorporated November 2, 1916.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 41,461.30	Capital Stock	\$ 20,000.00
Bonds, Warrants, etc.....	9,523.00	Undivided Profits	1,163.15
Banking House, Fur. & Fix....	3,109.96	Demand Deposits	45,909.66
Cash on Hand	1,326.38	Time Deposits	1,302.90
Due from Apvd. Reserve Agts.	11,214.64	Bills Payable	2,470.00
Due from other Banks.....	691.74		
Checks and other Cash Items....	6.87		
Other Resources	3,511.82		
Total	\$ 70,845.71	Total	\$ 70,845.71

WALTER BROWN, President; E. T. BROADWATER, Vice President; O. R. RUBIE, Cashier. Directors—Walter Brown, E. T. Broadwater, Geo. B. Bourne, Sidney Hirschberg, John A. Sanderson.

BOYD STATE BANK

Boyd, Montana.

Incorporated January 17, 1919.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$	42,583.16	Capital Stock	\$ 20,000.00
Overdrafts		102.74	Demand Deposits	16,115.19
Bonds, Warrants, etc.....		9,236.80	Time Deposits	32,189.41
Banking House, Fur. & Fix.		3,800.00		
Cash on Hand		2,330.07		
Due from Apvd. Reserve Agts.		7,244.83		
Due from other Banks.....		2,254.92		
Checks and other Cash Items....		129.20		
Expense over Earnings.....		622.88		
Total	\$	68,304.60	Total	68,304.60

JOHN W. CHAPMAN, President; JOHN NORMILE, Vice President; M. T. ANDERSON, Cashier. Directors—John W. Chapman, Wm. Larkin, John Normile, Lewis Beerworth, W. S. Simpson, A. G. Anderson, M. T. Anderson.

GALLATIN TRUST & SAVINGS BANK

Bozeman, Montana.

Incorporated March 16, 1912.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	490,838.75	Capital Stock	\$ 100,000.00
Overdrafts		4,331.58	Surplus	25,000.00
Bonds, Warrants, etc.....		130,872.45	Undivided Profits	52,066.46
Stock in Federal Reserve Bank		3,750.00	Due to Banks	398.36
Banking House, Fur. & Fix.		31,000.00	Demand Deposits	322,847.80
Cash on Hand		14,418.44	Time Deposits	304,331.25
Due from Apvd. Reserve Agts.		75,963.83		
Due from Fed. Reserve Bank.....		34,140.24		
Checks and other Cash Items....		2,119.48		
Other Resources		17,209.10		
Total	\$	804,643.87	Total	804,643.87

W. S. DAVIDSON, President; H. B. McCAY, Vice President; E. S. EDSALL, Cashier; L. C. BERGEN, Assistant Cashier. Directors—W. S. Davidson, H. B. McCay, J. R. Chambers, H. M. Stewart, C. S. Kenyon, B. B. Law, D. R. Fisher.

SECURITY BANK & TRUST CO.

Incorporated Sept. 23, 1919.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	267,944.28	Capital Stock	\$ 100,000.00
Overdrafts		555.70	Surplus	10,000.00
Bonds, Warrants, etc.....		31,490.30	Undivided Profits	3,520.20
Stock in Federal Reserve Bank		3,000.00	Demand Deposits	186,289.39
Banking House, Fur. & Fix.		43,000.00	Time Deposits	69,706.92
Cash on Hand		8,241.55	Bills Payable	13,093.82
Due from Apvd. Reserve Agts.		12,454.71		
Due from Fed. Reserve Bank.....		14,209.21		
Checks and other Cash Items		1,714.58		
Total	\$	382,610.33	Total	382,610.33

H. S. BUELL, President; A. G. BERTHOT, Vice President; W. N. PURDY, Cashier; J. D. STREET, Assistant Cashier. Directors—H. S. Buell, A. G. Berthot, W. N. Purdy, A. C. Roecher, E. J. Hines.

FARMERS STATE BANK

Brady, Montana.

Incorporated November 29, 1912.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$	184,791.54	Capital Stock	\$ 20,000.00
Overdrafts		203.87	Surplus	5,000.00
Bonds, Warrants, etc.....		231.44	Undivided Profits	411.14
Banking House, Fur. & Fix.		10,500.00	Demand Deposits	49,657.54
Other Real Estate.....		3,206.45	Time Deposits	38,422.10
Cash on Hand		1,429.51	Bills Payable	102,072.53
Due from Apvd. Reserve Agts.		15,051.63		
Checks and other Cash Items....		148.92		
Total	\$	215,563.36	Total	215,563.36

W. C. NOREM, President; A. M. SHELDON, Vice President; R. H. COMFORT, Cashier; A. E. ANDERSON, Assistant Cashier. Directors—W. C. Norem, A. H. Sheldon, R. H. Comfort, N. E. Fjosnee, A. E. Anderson.

POWDER RIVER COUNTY BANK

Broadus, Montana.

Incorporated April 25, 1919.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$	104,086.72	Capital Stock	\$ 25,000.00
Bonds, Warrants, etc.....		13,740.53	Surplus	1,200.00
Stock in Federal Reserve Bank		1,550.00	Undivided Profits	597.51
Banking House, Fur. & Fix.		11,960.00	Demand Deposits	96,043.74
Cash on Hand		2,552.88	Time Deposits	29,679.77
Due from Apvd. Reserve Agts.		17,488.57	Bills Payable	9,535.49
Due from Fed. Reserve Bank		7,707.78		
Due from other Banks.....		2,970.03		
Total	\$	162,056.51	Total	\$ 162,056.51

E. LEE WILSON, President; G. W. TAYLOR, Vice President; A. W. HEIDEL, Cashier.
 Directors—E. Lee Wilson, C. W. Miles, Wm. H. Peays, G. W. Taylor, A. W. Heidel.

W. A. CLARK & BRO., BANKERS

Butte, Montana.

(Private Bank)

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$2,039,955.99		Capital Stock	\$ 250,000.00
Overdrafts	97,721.06		Undivided Profits	49,710.91
Bonds, Warrants, etc.....	3,599,321.38		Due to Banks	122,621.37
Banking House, Fur. & Fix.	68,600.00		Demand Deposits	5,190,120.22
Other Real Estate	74,048.61		Time Deposits	3,810,077.04
Cash on Hand	501,216.76			
Due from Apvd. Reserve Agts.	2,983,650.71			
Due from other Banks.....	28,643.84			
Checks and other Cash Items...	29,053.59			
Other Resources	317.60			
Total	\$9,422,529.54		Total	\$9,422,529.54

ALEX J. JOHNSON, Cashier.

METALS BANK & TRUST CO.

Butte, Montana.

Incorporated February 12, 1901.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$ 5,535,436.42		Capital Stock	\$ 400,000.00
Overdrafts	3,273.38		Surplus	300,000.00
Bonds, Warrants, etc.....	2,660,524.43		Undivided Profits	49,014.62
Stock in Federal Reserve Bank	21,000.00		Due to Banks	1,371,651.99
Banking House, Fur. & Fix.	32,422.34		Demand Deposits	5,601,470.67
Other Real Estate	123,883.24		Time Deposits	3,315,150.03
Cash on Hand	408,855.53		Other Liabilities	50,906.13
Due from Apvd. Res. Agts.	2,237,056.48			
Due from other Banks.....	19,502.06			
Checks and other Cash Items	46,239.56			
Total	\$11,088,193.44		Total	\$11,088,193.44

JAMES E. WOODARD, President; JAMES T. FINLEN, Vice President; R. W. PLACE, Cashier; J. L. TEAL, Assistant Cashier; J. J. BURKE, Assistant Cashier. Directors—John D. Ryan, C. F. Kelly, T. A. Marlow, C. J. Kelly, J. Bruce Kremer, L. O. Evans, H. A. Galloway, J. T. Finlen, J. E. Corette, J. E. Woodard.

MINERS SAVINGS BANK & TRUST CO.

Butte, Montana.

Incorporated January 17, 1907.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 686,615.69		Capital Stock	\$ 200,000.00
Overdrafts	2,020.24		Surplus	50,000.00
Bonds, Warrants, etc.....	282,635.89		Undivided Profits	42,055.70
Stock in Federal Reserve Bank	7,500.00		Demand Deposits	705,128.76
Banking House, Fur. & Fix.....	142,413.70		Time Deposits	511,397.25
Other Real Estate	63,736.46		Other Liabilities	5.40
Cash on Hand	56,830.39			
Due from Apvd. Reserve Agts.	193,994.48			
Due from Fed. Reserve Bank..	35,808.63			
Due from other Banks.....	16,322.43			
Checks and other Cash Items...	20,449.20			
Other Resources	200.00			
Total	\$1,508,587.11		Total	\$1,508,587.11

DAVID J. CHARLES, President; DAVID MAULE, Vice President; T. J. FENLON, Cashier; J. F. LINDLAND, Assistant Cashier; H. A. KENCK, Assistant Cashier. Directors—David J. Charles, W. G. Bawden, T. J. Fenlon, J. L. Carroll, H. A. Frank, W. W. McDowell, W. A. Kemper, David Maule, W. L. Renich.

SOUTH SIDE STATE BANK

Butte, Montana.

Incorporated August 31, 1918.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	130,808.26	Capital Stock	\$ 50,000.00
Overdrafts		652.50	Surplus	10,000.00
Bonds, Warrants, etc.		19,957.55	Undivided Profits	12,488.64
Banking House, Fur. & Fix. ..		20,237.96	Demand Deposits	135,548.80
Cash on Hand		4,694.19	Time Deposits	14,050.08
Due from Apvd. Reserve Agts. ..		42,715.41		
Checks and other Cash Items ..		3,021.65		
Total	\$	222,087.52	Total	\$ 222,087.52

J. E. HAMPLE, President; ALBERT ROCHESTER, Vice President; JOHN M. HAMPLE, Vice President; J. M. POINDEXTER, Cashier; J. M. GILL, Assistant Cashier. Directors—J. E. Hample, Albert Rochester, P. A. Reichle, W. B. Hall, John M. Hample, L. C. Brash, C. O. Vowell.

FIRST STATE BANK

Bynum, Montana.

Incorporated January 28, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	47,269.29	Capital Stock	\$ 20,000.00
Bonds, Warrants, etc.		589.00	Surplus	2,000.00
Banking House, Fur. & Fix. ..		2,500.00	Undivided Profits	1,435.62
Other Real Estate		12,015.10	Demand Deposits	36,248.62
Cash on Hand		1,060.16	Time Deposits	10,658.79
Due from Apvd. Reserve Agts. ..		6,310.75		
Other Resources		988.73		
Total	\$	70,383.03	Total	\$ 70,383.03

V. D. JONES, President; H. L. HOLLODAY, Vice President; KYLE JONES, Cashier; OPAL SILER, Assistant Cashier. Directors—H. L. Holloday, W. D. Jones, Kyle Jones.

FIRST STATE BANK

Cascade, Montana.

Incorporated January 25, 1909.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	161,073.91	Capital Stock	\$ 50,000.00
Overdrafts		130.20	Surplus	13,000.00
Bonds, Warrants, etc.		370.00	Undivided Profits	58.73
Banking House, Fur. & Fix. ..		10,249.81	Demand Deposits	80,313.04
Other Real Estate		1,700.00	Time Deposits	47,537.83
Cash on Hand		4,678.37	Bills Payable	10,000.00
Due from Apvd. Reserve Agts. ..		22,711.47	Other Liabilities	7.30
Checks and other Cash Items....		3.00		
Total	\$	200,916.71	Total	\$ 200,916.76

I. M. MOORE, President; AUG. SCHWACHHEIM, Vice President; G. E. TAYLOR, Cashier. Directors—J. H. Jones, T. L. Jones, Aug. Schwachheim, C. B. Power, H. Mattson, E. F. Cameron, M. M. Moore.

STOCKMENS BANK

Cascade, Montana.

Incorporated December 8, 1917.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	91,402.20	Capital Stock	\$ 25,000.00
Overdrafts		241.38	Surplus	2,500.00
Bonds, Warrants, etc.		542.21	Undivided Profits	2,548.28
Banking House, Fur. & Fix. ..		7,776.15	Demand Deposits	34,513.75
Other Real Estate		3,963.00	Time Deposits	26,772.80
Cash on Hand		1,592.72	Bills Payable	22,350.00
Due from Apvd. Reserve Agts. ..		7,612.67		
Due from other Banks		212.12		
Checks and other Cash Items....		261.00		
Other Resources		81.38		
Total	\$	113,684.83	Total	\$ 113,684.83

FRED A. WOEHNER, President; R. B. GLOVER, Vice President; A. K. NELSON, Cashier; E. V. GRAYBEAL, Assistant Cashier. Directors—Fred A. Woehner, R. B. Glover, A. F. Atkinson, E. V. Graybeal, A. K. Nelson.

LOHMAN STATE BANK

Chinook, Montana.

Incorporated November 29, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$	94,629.52	Capital Stock	\$ 25,000.00
Overdrafts		437.37	Undivided Profits	2,065.24
Bonds, Warrants, etc.....		225.00	Due to Banks	271.75
Banking House, Fur. & Fix.		13,794.89	Demand Deposits	59,326.66
Cash on Hand		2,804.66	Time Deposits	24,096.67
Due from Apvd. Reserve Agts.		15,307.54	Bills Payable	18,400.00
Checks and other Cash Items		1,701.84		
Other Resources		259.50		
Total	\$	129,160.32	Total	\$ 129,160.32

A. S. LOHMAN, President; A. W. ZIEBARTH, Vice President; RODNEY STAM, Cashier.
 Directors—A. S. Lohman, A. W. Ziebarth, L. N. Runyan, R. J. Moore, Dr. A. S. Hoon, Thos. Downen, H. J. Lehfeldt.

CITIZENS STATE BANK

Choteau, Montana

Incorporated February 1, 1909.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	243,974.83	Capital Stock	\$ 50,000.00
Overdrafts		845.73	Surplus	7,000.00
Bonds, Warrants, etc.....		1,541.29	Undivided Profits	750.86
Banking House, Fur. & Fix.		4,805.75	Demand Deposits	164,348.65
Other Real Estate		6,963.39	Time Deposits	34,693.40
Cash on Hand		8,383.92	Bills Payable	41,500.00
Due from Apvd. Reserve Agts.		31,589.86	Other Liabilities	10.00
Checks and other Cash Items.....		198.14		
Total	\$	298,302.91	Total	\$ 298,302.91

JAMES ECKFORD, President; P. H. CROSSEN, Vice President; G. M. COFFEY, Chairman; W. G. BLOOMDAHL, Cashier. Directors—G. M. Coffey, P. H. Crossen, George F. Miller, William Hodgskiss, James Eckford.

STOCKMENS STATE BANK

Choteau, Montana

Incorporated April 4, 1919.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	114,581.51	Capital Stock	\$ 50,000.00
Overdrafts		37.33	Surplus	5,000.00
Bonds, Warrants, etc.....		1,907.42	Undivided Profits	323.96
Banking House, Fur. & Fix.		30,353.60	Demand Deposits	67,491.57
Other Real Estate		7,170.28	Time Deposits	29,712.50
Cash on Hand		8,052.77	Bills Payable	21,000.00
Due from Apvd. Reserve Agts.		11,037.46		
Due from other Banks		118.50		
Checks and other Cash Items.....		176.72		
Other Resources		22.44		
Total	\$	173,528.03	Total	\$ 173,528.03

C. S. McDONALD, President; FRED A. WOEHNER, Vice President; J. E. SULLIVAN, Vice President; A. B. GUTHRIE, Cashier; C. D. McDONALD, Assistant Cashier.
 Directors—C. S. McDonald, George F. Miller, A. B. Guthrie, J. E. Sullivan, Fred A. Woehner.

CIRCLE STATE BANK

Circle, Montana.

Incorporated May 12, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	86,174.93	Capital Stock	\$ 20,000.00
Overdrafts		95.85	Surplus	3,611.91
Banking House, Fur. & Fix.		8,071.00	Demand Deposits	25,689.28
Other Real Estate		3,258.75	Time Deposits	27,794.96
Cash on Hand		214.98	Bills Payable	29,535.63
Due from Apvd. Reserve Agts.		1,274.51		
Checks and other Cash Items		9.60		
Other Resources		1,027.58		
Expense over Earnings		6,484.58		
Total	\$	106,611.78	Total	\$ 106,611.78

PETER LARSON, President; M. O. SEGLEN, Vice President; H. A. JENSEN, Cashier.
 Directors—Albert Klaus, Andrew Aam, M. O. Seglen, Peter Larson*, H. A. Jensen.

*Did not qualify.

BANK OF COLUMBIA FALLS (Formerly Jas. A. Talbot's Bank, Private Bank)
Columbia Falls, Montana.

Incorporated as State Bank, December 16, 1922.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 109,804.17
Overdrafts	386.94
Bonds, Warrants, etc.....	58,590.20
Other Real Estate	4,935.44
Cash on Hand	4,933.34
Due from Apvd. Reserve Agts.	35,342.64
Checks and other Cash Items ..	1,191.94

Capital Stock	\$ 30,000.00
Surplus	150.00
Undivided Profits	1,132.52
Demand Deposits	110,409.46
Time Deposits	72,131.27
Other Liabilities	63.80

Total \$ 214,287.05

Total \$ 214,187.05

GEORGE D. WATT, President; JOHN E. LEWIS, Vice President; GEO. D. WATT, Cashier.
Directors—Dennis Sullivan, John E. Lewis, John C. Farr, O. M. Junkins, George D. Watt.

COLUMBUS STATE BANK
Columbus, Montana.

Incorporated October 23, 1902.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts.....	\$ 176,926.08
Overdrafts	192.18
Bonds, Warrants, etc.....	6,726.44
Banking House, Fur. & Fix.....	3,362.62
Other Real Estate	23,950.00
Cash on Hand	13,260.05
Due from Apvd. Reserve Agts.	31,488.03
Checks and other Cash Items....	881.60
Other Resources	613.82
Expense over Earnings	1,816.61

Capital Stock	\$ 40,000.00
Surplus	10,000.00
Demand Deposits	152,152.43
Time Deposits	57,064.95

Total \$ 259,217.38

Total \$ 259,217.38

VICTOR HERINGTON, President; JOHN LOGAN, Vice President; K. A. R. ANDERSON, Vice President; H. LEE COMBS, Cashier. Directors—Victor Herington, F. V. DeClercq, John Logan, K. A. R. Anderson, John T. Cook.

FARMERS STATE BANK
Conrad, Montana.

Incorporated October 27, 1917.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 123,128.19
Overdrafts	2.36
Bonds, Warrants, etc.....	9,989.74
Banking House, Fur. & Fix.....	18,400.00
Cash on Hand	7,939.95
Due from Apvd. Reserve Agts.	16,962.95
Due from other Banks	723.25
Checks and other Cash Items....	784.42
Other Resources	163.96

Capital Stock	\$ 50,000.00
Surplus	10,500.00
Undivided Profits	3,770.75
Demand Deposits	86,583.48
Time Deposits	27,260.58

Total \$ 178,114.76

Total \$ 178,114.76

FRED A. WOEHNER, President; J. F. KUMPF, Vice President; J. F. KUMPF, Cashier; A. C. BATES, Assistant Cashier. Directors—Fred A. Woehner, J. F. Kumpf, A. C. Bates, L. L. Dean, H. J. Streker.

THE CUSTER STATE BANK
Custer, Montana.

Incorporated December 4, 1909.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 75,598.22
Overdrafts	21.35
Bonds, Warrants, etc.....	6,186.53
Banking House, Fur. & Fix.....	5,000.00
Other Real Estate	2,917.61
Cash on Hand	3,643.19
Due from Apvd. Reserve Agts.	26,830.04

Capital Stock	\$ 25,000.00
Surplus	10,000.00
Undivided Profits	491.46
Demand Deposits	53,853.55
Time Deposits	30,831.93

Total \$ 120,176.94

Total \$ 120,176.94

GEORGE GANSSLE, President; GILBERT W. GANSSLE, Vice President; R. A. SHARP, Cashier. Directors—George Ganssle, Ralph A. Sharp, Gilbert W. Ganssle, W. L. Baker, Harry F. Scott.

THE DAYTON STATE BANK

Dayton, Montana.

Incorporated August 5, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$	22,092.33	Capital Stock	\$ 20,000.00
Overdrafts		52.65	Undivided Profits	241.35
Bonds, Warrants, etc.....		3,185.96	Demand Deposits	12,106.43
Banking House, Fur. & Fix.		6,412.62	Time Deposits	20,306.74
Other Real Estate.....		11,464.56	Other Liabilities	11.65
Cash on Hand		2,243.10		
Due from Apvd. Reserve Agts.		5,383.37		
Due from other Banks.....		706.92		
Checks and other Cash Items...		315.66		
Other Resources		812.00		
Total	\$	52,669.17	Total	\$ 52,669.17

H. F. DWELLE, President; F. A. HACKER, Cashier. Directors—H. F. Dwelle, H. E. Wells, Sadie S. Smith.

DEER LODGE BANK & TRUST CO.

Deer Lodge, Montana.

Incorporated April 12, 1921.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$	383,045.97	Capital Stock	\$ 150,000.00
Bonds, Warrants, etc.....		320,204.88	Surplus	50,000.00
Banking House, Fur. & Fix.		99,894.97	Undivided Profits	5,186.90
Cash on Hand		10,899.85	Demand Deposits	384,545.82
Due from Apvd. Reserve Agts.		121,275.42	Time Deposits	345,795.01
Checks and other Cash Items...		20.51		
Other Resources		186.13		
Total	\$	935,527.73	Total	\$ 935,527.73

C. H. WILLIAMS, President; PETER PAULY, Vice President; W. F. GULLETTE, Cashier; C. H. ADAMS, Secretary and Assistant Cashier; J. M. DIETRICH, Assistant Cashier. Directors—C. H. Williams, Peter Pauly, Martha J. Wallace, W. F. Guilette, W. B. Rodgers, Henry Knop, William Dingwall, J. A. Mulcahy.

LARABIE BROS., INC.

Deer Lodge, Montana.

Incorporated November 30, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	976,356.59	Capital Stock	\$ 100,000.00
Overdrafts		30,473.42	Surplus	100,000.00
Bonds, Warrants, etc.....		102,491.92	Undivided Profits	8,331.83
Banking House, Fur. & Fix.		23,000.00	Demand Deposits	591,124.99
Cash on Hand		42,862.85	Time Deposits	555,456.64
Due from Apvd. Reserve Agts.		176,045.17		
Checks and other Cash Items		1,318.88		
Other Resources		2,361.03		
Total	\$	1,354,912.86	Total	\$1,354,912.86

R. D. LARABIE, President; C. E. LARABIE, Vice President; A. G. LUEDEMAN, Cashier; P. MAXWELL, Assistant Cashier. Directors—R. D. Larabie, C. E. Larabie, A. G. Luedeman.

STATE BANK OF DILLON

Dillon, Montana.

Incorporated June 14, 1899.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	935,770.46	Capital Stock	\$ 100,000.00
Overdrafts		3,166.68	Surplus	50,000.00
Bonds, Warrants, etc.....		34,232.42	Undivided Profits	21,969.33
Banking House, Fur. & Fix.		10,567.00	Due to Banks	638.01
Other Real Estate.....		67,395.98	Demand Deposits	270,427.29
Cash on Hand		32,650.79	Time Deposits	649,108.87
Due from Apvd. Reserve Agts.		108,756.49	Bills Payable	100,000.00
Due from other Banks.....		1,381.62	Other Liabilities	21.13
Checks and other Cash Items		1,340.19		
Total	\$	1,195,161.63	Total	\$1,195,161.63

A. L. STONE, President; M. BARRETT, Vice President; J. E. MONROE, 2nd Vice President; W. A. GRAETER, Cashier; R. M. BARRETT, Assistant Cashier. Directors—M. Barrett, E. B. Roe, A. L. Stone, A. F. Graeter, J. E. Monroe, W. A. Graeter.

CITIZENS STATE BANK

Dooley, Montana.

Incorporated July 28, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	67,573.00	Capital Stock	\$ 20,000.00
Overdrafts		17.56	Surplus	6,000.00
Bonds, Warrants, etc.		4,324.60	Demand Deposits	35,898.95
Banking House, Fur. & Fix. ..		9,068.64	Time Deposits	35,145.77
Other Real Estate		8,041.00	Bills Payable	14,500.00
Cash on Hand		641.59		
Due from Apvd. Reserve Agts. ..		16,539.03		
Due from other Banks		277.25		
Checks and other Cash Items ..		1,506.50		
Expense over Earnings		3,555.52		
Total	\$	111,544.72	Total	\$ 111,544.72

W. D. DOOLEY, President; MRS. J. L. UELAND, Vice President; G. C. EPLER, Cashier; H. C. HANSON, Assistant Cashier. Directors—W. D. Dooley, G. C. Epler, Andrew Ueland, N. K. Markuson, Mrs. J. L. Ueland.

DRUMMOND STATE BANK

Drummond, Montana.

Incorporated June 29, 1907.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	149,989.30	Capital Stock	\$ 25,000.00
Overdrafts		119.56	Surplus	10,000.00
Bonds, Warrants, etc.		2,232.79	Demand Deposits	56,612.51
Banking House, Fur. & Fix. ..		3,454.00	Time Deposits	73,139.52
Cash on Hand		7,062.75	Bills Payable	47,583.12
Due from Apvd. Reserve Agts. ..		23,506.89		
Due from other Banks		21,728.91		
Expense over Earnings		4,231.75		
Total	\$	212,326.15	Total	\$ 212,326.15

J. A. FEATHERMAN, President; J. E. MEYERS, Vice President; G. L. KLEVE, Cashier. Directors—J. A. Featherman, J. E. Myers, V. B. Morse, William Lyon, Gust. Johnson, F. P. Emery, H. T. Cumming.

DUNKIRK STATE BANK

Dunkirk, Montana.

Incorporated Sept. 8, 1917.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	48,070.49	Capital Stock	\$ 20,000.00
Overdrafts		463.57	Surplus	2,500.00
Bonds, Warrants, etc.		5,384.20	Undivided Profits	45.45
Banking House, Fur. & Fix. ..		2,534.85	Demand Deposits	31,128.59
Other Real Estate		3,203.23	Time Deposits	5,193.11
Cash on Hand		1,959.11	Bills Payable	14,000.00
Due from Apvd. Reserve Agts. ..		4,811.93		
Due from other Banks		5,613.50		
Checks and other Cash Items ..		207.02		
Other Resources		619.25		
Total	\$	72,867.15	Total	\$ 72,867.15

L. H. KNUTSON, President; FRANK KITCHEN, Vice President; JOHN J. BUCKLEY, Cashier. Directors—Frank Kitchen, J. W. Williamson, L. H. Knutson, J. B. Ewing, Thor Jorgenson.

STATE BANK OF DUTTON

Dutton, Montana.

Incorporated June 12, 1915.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	72,206.51	Capital Stock	\$ 25,000.00
Overdrafts		214.01	Surplus	144.69
Bonds, Warrants, etc.		1,945.15	Demand Deposits	55,109.73
Banking House, Fur. & Fix. ..		4,210.00	Time Deposits	33,595.34
Other Real Estate		10,652.27		
Cash on Hand		2,225.70		
Due from Apvd. Reserve Agts. ..		14,604.67		
Due from other Banks		5,555.61		
Checks and other Cash Items ..		173.73		
Expense over Earnings		2,061.11		
Total	\$	113,849.76	Total	\$ 113,849.76

DAVID L. REMPEL, President; L. J. RINGEN, Vice President; PAUL BATTSON, Cashier. Directors—David L. Rempel, L. J. Ringen, Paul Battson.

EAST HELENA STATE BANK

East Helena, Montana.

Incorporated October 30, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	131,391.26	Capital Stock	\$ 50,000.00
Bonds, Warrants, etc.		29,617.31	Surplus	12,500.00
Stock in Federal Reserve Bank		1,900.00	Undivided Profits	3,756.59
Banking House, Fur. & Fix.		14,245.48	Demand Deposits	88,265.64
Other Real Estate		5,553.12	Time Deposits	73,759.51
Cash on Hand		9,134.60		
Due from Apvd. Reserve Agts.		18,699.52		
Due from Fed. Reserve Bank.		10,456.43		
Checks and other Cash Items.		406.09		
Other Resources		6,874.93		
Total	\$	228,281.74	Total	\$ 228,281.74

J. R. LIDDY, President; PETER IIRELLA, Vice President; R. H. SHORT, Assistant Cashier. Directors—E. W. Anderson, Peter Iirella, J. R. Liddy, D. T. O'Shea, Con Sweeney.

EDGAR STATE BANK

Edgar, Montana.

Incorporated October 3, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	70,347.56	Capital Stock	\$ 30,000.00
Overdrafts		111.92	Undivided Profits	1,093.19
Bonds, Warrants, etc.		875.47	Demand Deposits	19,258.68
Stock in Federal Reserve Bank		1,000.00	Time Deposits	43,923.91
Banking House, Fur. & Fix.		7,798.83	Bills Payable	26,378.60
Other Real Estate		15,553.27		
Cash on Hand		3,182.83		
Due from Apvd. Reserve Agts.		15,310.57		
Due from Fed. Reserve Bank.		2,624.64		
Checks and other Cash Items.		75.00		
Other Resources		3,744.29		
Total	\$	120,654.38	Total	\$ 120,654.38

L. M. GIBSON, President; GORDON STEELE, Vice President; JAS. I. O'DONNELL, Cashier; D. PRICKETT, Assistant Cashier. Directors—L. M. Gibson, Gordon Steele, Jas. I. O'Donnell, James Austin.

EKALAKA STATE BANK

Ekalaka, Montana.

Incorporated July 27, 1908.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	155,518.39	Capital Stock	\$ 20,000.00
Overdrafts		1,132.90	Surplus	5,000.00
Bonds, Warrants, etc.		4,656.22	Due to Banks	10,500.00
Banking House, Fur. & Fix.		4,000.00	Demand Deposits	60,199.48
Other Real Estate		3,575.50	Time Deposits	48,698.66
Cash on Hand		2,635.57	Bills Payable	36,000.00
Due from Apvd. Reserve Agts.		5,745.26		
Due from oter Banks		200.00		
Checks and other Cash Items.		10.00		
Other Resources		456.45		
Expense over Earnings		2,463.85		
Total	\$	180,338.14	Total	\$ 180,338.14

SEPTON CADY, President; V. S. HIMSL, Vice President; H. B. ALBERT, Cashier; S. J. Emswiler, Assistant Cashier. Directors—Septon Cady, V. S. Himsl, H. B. Albert, S. J. Emswiler, F. J. Flasted.

EMIGRANT STATE BANK

Emigrant, Montana.

Incorporated September 6, 1919.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	78,218.38	Capital Stock	\$ 20,000.00
Bonds, Warrants, etc.		2,559.00	Surplus	5,000.00
Banking House, Fur. & Fix.		1,700.00	Undivided Profits	601.55
Cash on Hand		2,719.61	Demand Deposits	44,215.24
Due from Apvd. Reserve Agts.		20,069.11	Time Deposits	35,479.31
Total	\$	105,296.10	Total	\$ 105,296.10

A. W. T. ANDERSON, President; GEO. A. TOWNSEND, Vice President; E. E. HOG-LUND, Cashier. Directors—A. W. T. Anderson, Geo. A. Townsend, Anna Luton, A. J. Dailey, E. E. Hoglund.

SOUTHERN MONTANA BANK

Ennis, Montana.

Incorporated July 27, 1910.

RESOURCES		June 30, 1921.	LIABILITIES		
Loans and Discounts.....	\$	207,807.11	Capital Stock	\$	25,000.00
Stock in Federal Reserve Bank		1,500.00	Surplus		25,000.00
Banking House, Fur. & Fix.		1,791.50	Undivided Profits		11,897.13
Other Real Estate		7,986.70	Due to Banks		6,929.79
Cash on Hand		6,601.15	Demand Deposits		99,842.26
Due from Apvd. Reserve Agts.		2,837.43	Time Deposits		32,354.02
Due from Fed. Reserve Bank		7,198.38	Bills Payable		4,000.00
Due from other Banks		5,551.30	Other Liabilities		1.92
Checks and other Cash Items		2,691.85			
Total	\$	244,025.12	Total	\$	208,025.42

KARL KELLING, President; G. G. WHEAT, Vice President; HENRY W. BUFORD, Vice President; HUGH C. WAKEFIELD, Cashier; E. G. Innes, Assistant Cashier. Directors—Karl Kelling, G. G. Wheat, Henry W. Buford, Hugh C. Wakefield, M. M. Duncan*.

*Did not qualify as Director.

FARMERS & MERCHANTS STATE BANK

Eureka, Montana.

Incorporated March 17, 1908.

RESOURCES		June 30, 1924.	LIABILITIES		
Loans and Discounts.....	\$	205,301.33	Capital Stock	\$	25,000.00
Bonds, Warrants, etc.....		11,243.32	Surplus		21,000.00
Stock in Federal Reserve Bank		1,350.00	Undivided Profits		4,136.55
Banking House, Fur. & Fix.		10,055.20	Demand Deposits		134,704.35
Other Real Estate		13,785.11	Time Deposits		50,695.08
Cash on Hand		7,792.65	Bills Payable		45,822.18
Due from Apvd. Reserve Agts.		14,248.14			
Due from Fed. Reserve Bank..		11,531.93			
Due from other Banks		695.76			
Checks and other Cash Items...		354.72			
Total	\$	279,358.15	Total	\$	279,358.16

J. G. MASEK, President; JAMES K. LANG, Vice President; M. E. STURM, Cashier; J. J. VETTER, Assistant Cashier. Directors—Elzeor Demers, J. H. Saling, W. C. Fewkes, Joseph Peltier, James K. Lang, S. J. Dahlberg, P. V. Klinke, M. E. Sturm, J. G. Masek.

STATE BANK OF FAIRFIELD

Fairfield, Montana.

Incorporated July 31, 1916.

RESOURCES		June 30, 1924.	LIABILITIES		
Loans and Discounts	\$	42,353.44	Capital Stock	\$	20,000.00
Overdrafts		171.67	Surplus		1,350.53
Bonds, Warrants, etc.....		414.27	Demand Deposits		15,921.12
Banking House, Fur. & Fix.....		4,500.00	Time Deposits		11,376.85
Other Real Estate		4,346.68	Bills Payable		12,987.73
Cash on Hand		1,351.29	Other Liabilities		7.18
Due from Apvd. Reserve Agts.		2,079.54			
Due from other Banks		5,112.12			
Checks and other Cash Items...		153.30			
Expense over Earnings		1,151.10			
Total	\$	61,643.41	Total	\$	61,643.41

J. B. GERGEN, President; ELMER GENDER, Vice President and Cashier; ELMER GENDER, Cashier. Directors—J. B. Gergen, Elmer Genger, A. H. Beyer, S. R. Roll, Freda Schmidt.

STATE BANK OF FLAXVILLE

Flaxville, Montana.

Incorporated November 13, 1913.

RESOURCES		June 30, 1924.	LIABILITIES		
Loans and Discounts	\$	112,319.71	Capital Stock	\$	25,000.00
Overdrafts		433.89	Surplus		3,200.00
Bonds, Warrants, etc.....		4,615.93	Demand Deposits		59,223.43
Banking House, Fur. & Fix.		9,530.00	Time Deposits		38,581.54
Other Real Estate		16,545.28	Bills Payable		36,480.00
Cash on Hand		2,790.01			
Due from Apvd. Reserve Agts.		7,582.78			
Due from other Banks		153.97			
Checks and other Cash Items..		295.85			
Other Resources		1,655.65			
Expense over Earnings		6,562.17			
Total	\$	162,181.97	Total	\$	162,484.97

A. P. SMERUD, President; PETER MARRON, Vice President; D. RAY GREGG, Vice President; C. O. MOLLERSTUEN, Cashier. Directors—Peter Marron, N. L. Nelson, A. P. Smerud, D. Ray Gregg*, Julia Ryerson*.

*Did not qualify as Directors.

CHOUTEAU COUNTY BANK

(Formerly Square Butte State Bank, Square Butte, Mont. Name and location changed 4-22-24)
Fort Benton, Montana.
Incorporated Sept. 5, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	51,576.62	Capital Stock	\$ 20,000.00
Overdrafts		49.78	Surplus	3,000.00
Bonds, Warrants, etc.		38,746.84	Demand Deposits	122,836.94
Banking House, Fur. & Fix.		6,998.00	Time Deposits	9,618.60
Other Real Estate		1,176.12		
Cash on Hand		6,099.99		
Due from Apvd. Reserve Agts.		48,507.34		
Expense over Earnings		2,300.85		
Total	\$	155,455.54	Total	\$ 155,455.54

W. P. SULLIVAN, President; O. G. OSNES, Vice President; A. H. DAVIS, Vice President; N. S. SWANSON, Cashier; A. N. LONGFELLOW, Assistant Cashier. Directors—W. P. Sullivan, O. G. Osnes, A. H. Davis, J. C. Swanson, N. S. Swanson. Names taken from Examiner's report of August 7, 1924.

FARMERS AND MERCHANTS STATE BANK

Frazier, Montana.
Incorporated October 6, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	89,387.78	Capital Stock	\$ 20,000.00
Overdrafts		43.25	Surplus	2,000.00
Bonds, Warrants, etc.		1,839.51	Demand Deposits	20,494.70
Banking House, Fur. & Fix.		4,822.68	Time Deposits	47,655.12
Other Real Estate		7,625.00	Bills Payable	27,500.00
Cash on Hand		1,281.75		
Due from Apvd. Reserve Agts.		6,632.44		
Due from other Banks		1,998.35		
Checks and other Cash Items		12.66		
Other Resources		1,800.06		
Expense over Earnings		2,806.46		
Total	\$	117,649.82	Total	\$ 117,649.82

T. B. FLINT, President; C. W. FLINT, Vice President; G. H. FLINT, Vice President; M. A. LIEN, Cashier. Directors—T. B. Flint, G. H. Flint, F. E. Rathert, C. W. Flint, M. A. Lien.

FIRST STATE BANK

Froid, Montana.
Incorporated June 16, 1911.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	308,752.24	Capital Stock	\$ 20,000.00
Overdrafts		1,535.84	Surplus	20,000.00
Bonds, Warrants, etc.		7,334.49	Demand Deposits	163,763.64
Banking House, Fur. & Fix.		11,366.80	Time Deposits	149,777.09
Other Real Estate		15,209.24	Bills Payable	10,000.00
Cash on Hand		2,444.05		
Due from Apvd. Reserve Agts.		14,583.69		
Due from other Banks		65.75		
Checks and other Cash Items		1,152.77		
Other Resources		1,069.60		
Expense over Earnings		26.26		
Total	\$	363,540.73	Total	\$ 363,540.73

J. W. SCHNITZLER, President; C. L. SCHNITZLER, Vice President; S. B. WALLANDER, Cashier; THOS. L. RYERSON, Assistant Cashier. Directors—J. W. Schnitzler, C. L. Schnitzler, S. B. Wallander.

CLARKS FORK VALLEY BANK.

Fromberg, Montana.
Incorporated December 15, 1908.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	112,513.92	Capital Stock	\$ 25,000.00
Overdrafts		50.41	Surplus	2,500.00
Bonds, Warrants, etc.		1,326.12	Demand Deposits	47,673.37
Stock in Federal Reserve Bank		850.00	Time Deposits	31,179.95
Banking House, Fur. & Fix.		7,660.00	Bills Payable	46,597.72
Other Real Estate		9,694.82		
Cash on Hand		3,498.75		
Due from Apvd. Reserve Agts.		7,727.34		
Due from Fed. Reserve Bank		4,248.62		
Checks and other Cash Items		94.50		
Other Resources		390.87		
Expense over Earnings		1,895.63		
Total	\$	149,951.04	Total	\$ 149,951.04

ED LESTER, President; C. J. BUZZETTI, Vice President; C. J. BUZZETTI, Cashier; W. E. ROSS, Assistant Cashier. Directors—Ed Lester, B. F. Smith, Jr., T. W. Brewington, W. E. Pinkney, C. J. Buzzetti.

FARMERS-STOCKGROWERS BANK

Glasgow, Montana.

Incorporated October 17, 1916.

RESOURCES

June 30, 1921.

LIABILITIES

Loans and Discounts	\$ 106,095.13
Overdrafts	38.00
Bonds, Warrants, etc.....	12,096.01
Banking House, Fur. & Fix.	20,795.99
Other Real Estate	17,795.91
Cash on Hand	8,742.69
Due from Apvd. Reserve Agts.	57,745.31
Due from other Banks.....	35.18
Checks and other Cash Items...	1,233.52
Other Resources	1,785.42

Capital Stock	\$ 25,000.00
Surplus	15,000.00
Undivided Profits	738.69
Demand Deposits	129,695.83
Time Deposits	45,901.70

Total \$ 226,336.22

Total \$ 226,336.22

G. R. JAMIESON, President; M. MURRAY, Vice President; E. D. BUTTON, Cashier; M. E. SEKTMAN, Clerk. Directors—G. R. Jamieson, M. Murray, E. D. Button, W. W. Hurd.

MILK RIVER VALLEY BANK

Glasgow, Montana.

Incorporated August 12, 1910.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 82,082.35
Bonds, Warrants, etc.....	44.75
Banking House, Fur. & Fix.	28,713.28
Other Real Estate	8,800.70
Cash on Hand	706.29
Due from Apvd. Reserve Agts.	713.52
Checks and other Cash Items...	25.00
Expense over Earnings.....	2,396.72

Capital Stock	\$ 30,000.00
Surplus	21,472.92
Demand Deposits	10,960.29
Time Deposits	56,387.99
Bills Payable	4,661.41

Total \$ 123,482.61

Total \$ 123,482.61

T. H. MARKLE, President; JOHN ETCHART, Vice President; S. C. SMALL, Cashier. Directors—T. H. Markle, John Etchart, John Etchepare, Alonzo Durell*, S. C. Small.

*Did not qualify.

EXCHANGE STATE BANK

Glendive, Montana.

Incorporated June 24, 1911.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 457,120.36
Overdrafts	317.22
Bonds, Warrants, etc.....	16,391.45
Banking House, Fur. & Fix.	4,893.58
Other Real Estate	24,936.57
Cash on Hand	15,898.61
Due from Apvd. Reserve Agts.	41,997.66
Due from other Banks.....	105.28
Checks and other Cash Items...	328.51
Other Resources	1,482.32

Capital Stock	\$ 75,000.00
Surplus	25,000.00
Undivided Profits	2,184.51
Demand Deposits	214,865.89
Time Deposits	130,628.50
Bills Payable	115,792.73

Total \$ 563,471.63

Total \$ 563,471.63

E. S. HERRICK, President; GUY R. LOWE, Vice President; CHAS. A. BANKER, Vice President; K. E. HERRICK, Vice President; H. N. DION, Cashier; CHAS. N. TRIPP, Assistant Cashier; W. F. DION; L. A. ONSUM. Directors—E. S. Herrick, H. N. Dion, A. E. Aiken, Guy R. Lowe, Ray G. Lowe, R. C. Andrews, C. A. Banker, R. L. Lowrey, K. E. Herrick.

GLENDIVE STATE BANK

Glendive, Montana.

Incorporated May 10, 1909.

RESOURCES

June 30, 1921.

LIABILITIES

Loans and Discounts	\$ 175,253.61
Bonds, Warrants, etc.....	2,212.70
Banking House, Fur. & Fix.	2,000.00
Other Real Estate	2,150.00
Cash on Hand	10,767.66
Due from Apvd. Reserve Agts.	39,369.82
Checks and other Cash Items ..	491.31

Capital Stock	\$ 30,000.00
Surplus	20,000.00
Undivided Profits	5,718.61
Demand Deposits	126,403.76
Time Deposits	50,425.79

Total \$ 232,548.16

Total \$ 232,548.16

DAVID RIVENES, President; J. P. SCHAEFFER, Vice President; W. A. CHRISTIANI, Cashier. Directors—David Rivenes, Ed Anderson, Andrew Hanson, M. G. Dauskin, J. P. Schaeffer.

FARMERS STATE BANK

Glentana, Montana.

Incorporated June 11, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	115,128.17	Capital Stock	\$ 25,000.00
Overdrafts		46.70	Demand Deposits	22,459.61
Bonds, Warrants, etc.		3,937.86	Time Deposits	68,325.44
Banking House, Fur. & Fix. ..		3,093.00	Bills Payable	47,979.97
Other Real Estate		31,597.21		
Cash on Hand		609.99		
Due from Apvd. Reserve Agts. ..		9,116.58		
Checks and other Cash Items ..		35.00		
Expense over Earnings		110.51		
Total	\$	163,765.02	Total	\$ 163,765.02

C. J. LOFGREN, President; F. F. SMITH, Vice President; H. O. MORGAN, Cashier; C. D. BRUCE, Assistant Cashier. Directors—C. J. Lofgren, F. F. Smith, B. B. Morgan, H. O. Morgan.

PIONEER STATE BANK

Glentana, Montana.

Incorporated June 19, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	54,943.71	Capital Stock	\$ 20,000.00
Overdrafts		40.49	Surplus	68.28
Bonds, Warrants, etc.		2,158.84	Demand Deposits	10,828.19
Banking House, Fur. & Fix. ..		1,700.00	Time Deposits	14,744.91
Cash on Hand		847.56	Bills Payable	19,781.40
Due from Apvd. Reserve Agts. ..		1,945.90		
Checks and other Cash Items ..		15.49		
Other Resources		1,831.42		
Expense over Earnings		1,939.33		
Total	\$	65,422.78	Total	\$ 65,422.78

F. G. FISHBECK, President; W. R. JARVIS, Vice President; G. J. PATTISON, Cashier. Directors—F. G. Fishbeck, W. R. Jarvis, Kora P. Jarvis. Names taken from 1923 list.

CONRAD BANKING CO.

Great Falls, Montana.

Incorporated September 13, 1911.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	924,884.93	Capital Stock	\$ 250,000.00
Overdrafts		2,342.64	Surplus	42,000.00
Bonds, Warrants, etc.		137,424.82	Undivided Profits	12,899.89
Banking House, Fur. & Fix. ..		144,500.00	Due to Banks	49,785.42
Other Real Estate		44,220.19	Demand Deposits	786,396.75
Cash on Hand		128,033.32	Time Deposits	311,825.83
Due from Apvd. Reserve Agts. ..		146,985.53	Bills Payable	100,000.00
Due from other Banks		3,126.75		
Checks and other Cash Items ..		20,744.71		
Other Resources		645.00		
Total	\$	1,552,907.89	Total	\$ 1,552,907.89

JAS. T. STANFORD, President; A. E. SCHWINGEL, Vice President and Manager; OMAR J. MALCOLM, Cashier; W. E. OLSON, Asst. Cashier; D. A. DAVIDSON, Assistant Cashier. Directors—Jas. T. Stanford, A. E. Schwingel, John D. Ross, J. A. McDonough, Robert Russell.

THE GRANITE COUNTY BANK

Hall, Montana.

Incorporated March 19, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	143,714.23	Capital Stock	\$ 30,000.00
Overdrafts		232.49	Surplus	4,074.65
Bonds, Warrants, etc.		1,124.61	Demand Deposits	51,818.72
Banking House, Fur. & Fix. ..		7,800.00	Time Deposits	55,335.84
Other Real Estate		1,500.00	Bills Payable	32,000.00
Cash on Hand		2,817.73		
Due from Apvd. Reserve Agts. ..		9,521.57		
Checks and other Cash Items ..		124.48		
Other Resources		3,000.00		
Expense over Earnings		3,394.16		
Total	\$	173,229.21	Total	\$ 173,229.21

GUST JOHNSON, President; JESSE H. HENDERSON, Vice President; B. E. BARNHILL, Vice President and Cashier; J. W. JOHNSON, Assistant Cashier. Directors.—Gust Johnson, Alex Wight, Hans J. Kolbeck, Jesse H. Henderson, Alfred Johnson.

CITIZENS STATE BANK

Hamilton, Mont.

Incorporated April 6, 1905.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 134,590.73
Overdrafts	60.57
Bonds, Warrants, etc.	122,014.10
Banking House, Fur. & Fix.	3,850.00
Other Real Estate	10,912.89
Cash on Hand	17,431.21
Due from Apvd. Reserve Agts.	88,758.77
Due from other Banks	713.20
Checks and other Cash Items....	66.23

Capital Stock	\$ 30,000.00
Surplus	5,500.00
Undivided Profits	205.14
Demand Deposits	150,796.84
Time Deposits	191,821.11
Other Liabilities	77.61

Total\$ 378,400.70

Total\$ 378,400.70

O. C. COOPER, President; R. A. O'HARA, Vice President; W. A. McELROY, Cashier; LYSEE COOPER, Assistant Cashier. Directors—O. C. Cooper, R. A. O'Hara, G. M. Grant, Lysee Cooper, W. A. McElroy.

RAVALLI COUNTY BANK

Hamilton, Montana.

Incorporated December 4, 1895.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 326,489.05
Overdrafts	129.67
Bonds, Warrants, etc.	108,402.77
Stock in Federal Reserve Bank	1,900.00
Banking House, Fur. & Fix.	17,717.50
Other Real Estate	2,200.00
Cash on Hand	11,371.09
Due from Apvd. Reserve Agts.	57,899.16
Due from Fed. Reserve Bank..	23,625.58
Checks and other Cash Items	1,955.50
Other Resources	14,629.23

Capital Stock	\$ 50,000.00
Surplus	12,500.00
Undivided Profits	18,595.11
Due to Banks	229.51
Demand Deposits	220,434.97
Time Deposits	205,559.96
Bills Payable	59,000.00

Total\$ 566,319.55

Total\$ 566,319.55

WALLACE McCRACKIN, President; GEORGE McGRATH, Vice President; C. H. RAYMOND, Cashier; H. C. DUDLEY, Assistant Cashier. Directors—Gertrude McCrackin, Wallace McCrackin, Lloyd Reimel, George McGrath, C. H. Raymond.

BIG HORN COUNTY BANK

Hardin, Montana.

Incorporated May 9, 1923.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 77,382.75
Overdrafts	23.91
Bonds, Warrants, etc.	49,996.14
Banking House, Fur. & Fix.	3,000.00
Cash on Hand	13,380.62
Due from Apvd. Reserve Agts.	70,229.64
Due from other Banks	4,250.00
Checks and other Cash Items....	1,149.43
Other Resources	298,459.62

Capital Stock	\$ 35,000.00
Surplus	3,500.00
Undivided Profits	1,124.86
Demand Deposits	132,349.53
Time Deposits	22,897.78
Other Liabilities	315,000.00

Total\$ 509,872.11

Total\$ 509,872.11

W. C. WARREN, President; J. W. CHAPMAN, Vice Present; E. L. KELLEY, Jr., Cashier. Directors—W. E. Warren, J. W. Chapman, E. L. Kelley, Jr., H. W. Bunston, L. N. Kennedy. Names taken from Examiner's report of November 12, 1924.

CONTINENTAL BANK & TRUST COMPANY

Harlowton, Montana.

Incorporated March 29, 1917.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 300,261.76
Overdrafts	1,274.69
Bonds, Warrants, etc.	87,802.78
Banking House, Fur. & Fix.	38,714.63
Other Real Estate	27,950.16
Cash on Hand	16,690.84
Due from Apvd. Reserve Agts.	51,381.33
Checks and other Cash Items....	2,438.72
Other Resources	650.62
Expense over Earnings	1,099.80

Capital Stock	\$ 150,000.00
Surplus	10,000.00
Demand Deposits	251,573.97
Time Deposits	116,674.70
Other Liabilities	16.75

Total\$ 531,265.42

Total\$ 531,265.42

M. N. STEVENS, President; G. D. MARTIN, Vice President; J. O. BERG, Vice President; CHAS. A. JOHNSON, Cashier; C. A. HUNT, Assistant Cashier; J. J. LANCASTER, Assistant Cashier. Directors—M. N. Stevens, G. D. Martin, J. O. Berg, J. E. Foster, Joseph Muir, Jas. Labrie, S. E. Oscarson, O. H. Hellekson.

HARRISON STATE BANK

Harrison, Montana.

Incorporated September 28, 1915.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	60,207.00	Capital Stock	\$ 25,000.00
Banking House, Fur. & Fix.		4,015.00	Surplus	2,500.00
Other Real Estate		800.00	Undivided Profits	954.13
Cash on Hand		3,018.34	Demand Deposits	31,018.66
Due from Apvd. Reserve Agts.		2,773.12	Time Deposits	2,093.22
Due from other Banks		4,975.80	Bills Payable	14,549.25
Checks and other Cash Items....		34.00		
Other Resources		332.00		
Total	\$	76,155.26	Total	\$ 76,155.26

KARL ELLING, President; F. G. SMITH, Vice President; GEO. ROBERTS, Cashier.
 Directors—Karl Elling, G. G. Wheat, F. G. Smith, Geo. Roberts, Geo. Goble.

FARMERS & MECHANICS STATE BANK

Incorporated December 22, 1919.

Helena, Montana.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	123,995.53	Capital Stock	\$ 25,000.00
Overdrafts		842.30	Surplus	5,000.00
Bonds, Warrants, etc.		45,509.86	Undivided Profits	486.93
Banking House, Fur. & Fix.		5,073.78	Demand Deposits	106,689.92
Cash on Hand		8,666.80	Time Deposits	97,586.27
Due from Apvd. Reserve Agts.		20,266.24		
Checks and other Cash Items		448.61		
Total	\$	204,763.12	Total	\$ 204,763.12

F. E. KENNEDY, President; W. S. GOODYER, Cashier; O. C. SWANSON, Vice President; L. J. HILLEBRECHT, Assistant Cashier. Directors—C. B. Pfeiffer, F. W. Drake, P. H. Campbell, O. C. Swanson, D. E. White, F. E. Kennedy, W. S. Goodyer.

MONTANA TRUST & SAVINGS BANK

Helena, Montana.

Incorporated March 5, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	569,254.18	Capital Stock	\$ 150,000.00
Overdrafts		69.27	Surplus	75,000.00
Bonds, Warrants, etc.		855,554.66	Undivided Profits	46,054.63
Stock in Federal Reserve Bank		6,750.00	Demand Deposits	967,391.46
Banking House, Fur. & Fix.		15,000.00	Time Deposits	765,988.03
Other Real Estate		10,000.00		
Cash on Hand		31,748.89		
Due from Apvd. Reserve Agts.		295,122.33		
Due from Fed. Reserve Bank		161,815.10		
Due from other Banks		4,303.60		
Checks and other Cash Items		51,816.09		
Total	\$	2,004,434.12	Total	\$2,004,434.12

THOS. A. MARLOW, President; A. L. SMITH, 1st Vice President; T. O. HAMMOND, 2nd Vice President; LEON S. HAZARD, Assistant Cashier and Secretary. Directors—T. A. Marlow, T. O. Hammond, A. L. Smith, T. B. Weir, Owen Byrnes, F. E. Kessler, S. D. Goza, H. M. Parchen, Aubrey Holter, W. T. Kuehn, Richard Cruse.

UNION BANK & TRUST CO.

Helena, Montana.

Incorporated December 11, 1897.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$2,052,544.65		Capital Stock	\$ 250,000.00
Overdrafts	5,744.96		Surplus	150,000.00
Bonds, Warrants, etc.	519,896.89		Undivided Profits	154,438.51
Stock in Federal Reserve Bank	12,000.00		Due to Banks	389,965.74
Banking House, Fur. & Fix.	93,000.00		Demand Deposits	1,763,844.91
Cash on Hand	62,008.35		Time Deposits	\$62,468.86
Due from Apvd. Reserve Agts.	449,962.19		Other Liabilities	80.24
Due from Fed. Reserve Bank	272,180.25			
Due from other Banks	39,086.72			
Checks and other Cash Items	35,274.25			
Other Resources	29,100.00			
Total	\$3,570,798.26		Total	\$3,570,798.26

S. McKENNAN, President; FRANK BOGART, Vice President; A. P. CURTIN, Vice President; R. O. KAUFMAN, Cashier and Secretary; C. B. PFEIFFER, Assistant Cashier and Assistant Secretary; JOSEPH W. CHIVERS, Auditor; H. C. SCHUYLER, Manager Bond Dept. Directors—A. P. Curtin, W. J. Bradshaw, Frank Bogart, M. S. Gunn, Karl Elling, W. J. MacHaffie, S. McKennan, J. K. Toole, R. C. Wallace, J. E. Bower, R. O. Kaufman.

BLAIR & COMPANY STATE BANK

Helleville, Montana.

Incorporated October 27, 1919.

RESOURCES		June 30, 1921.	LIABILITIES	
Loans and Discounts.....	\$	27,219.33	Capital Stock	\$ 25,000.00
Overdrafts		321.31	Surplus	3,800.00
Bonds, Warrants, etc.....		71,012.84	Undivided Profits	159.08
Banking House, Fur. & Fix.		2,518.68	Demand Deposits	93,666.87
Other Real Estate		1,202.05	Time Deposits	18,609.23
Cash on Hand		3,484.05		
Due from Apvd. Reserve Agts.		32,413.92		
Total	\$	111,235.18	Total	\$ 141,235.18

J. W. BLAIR, President; P. D. TWOHY, Vice President; E. MITTELSTAEDT, Cashier.
 Directors—J. W. Blair, P. D. Twohy, Thos. Geary, E. Middelstaedt.

FARMERS STATE BANK

Highwood, Montana.

Incorporated August 20, 1917.

RESOURCES		June 30, 1921.	LIABILITIES	
Loans and Discounts	\$	47,723.71	Capital Stock	\$ 25,000.00
Overdrafts		191.45	Surplus	1,050.00
Bonds, Warrants, etc.....		841.45	Undivided Profits	2,965.07
Banking House, Fur. & Fix.		9,580.36	Demand Deposits	26,065.34
Other Real Estate		12,228.65	Time Deposits	20,978.91
Cash on Hand		3,656.23		
Due from Apvd. Reserve Agts.		1,438.73		
Checks and other Cash Items....		398.71		
Total	\$	76,059.32	Total	\$ 76,059.32

S. S. FORD, President; J. H. EVERS, Vice President; F. A. BRUCE, Cashier. Directors
 —S. S. Ford, J. H. Evers, J. V. VanDike, E. A. Newlon, F. A. Bruce.

VALLEY COUNTY BANK

Hinsdale, Montana.

Incorporated March 9, 1912.

RESOURCES		June 30, 1921.	LIABILITIES	
Loans and Discounts	\$	108,012.58	Capital Stock	\$ 25,000.00
Overdrafts		60.09	Surplus	8,000.00
Bonds, Warrants, etc.....		582.58	Due to Banks	2,590.40
Stock in Federal Reserve Bank		1,000.00	Demand Deposits	17,102.84
Banking House, Fur. & Fix.		17,400.00	Time Deposits	50,854.22
Other Real Estate		17,752.71	Bills Payable	70,090.62
Cash on Hand		849.00		
Due from Apvd. Reserve Agts.		1,051.17		
Due from Fed. Reserve Bank ..		703.12		
Due from other Banks		10,000.00		
Checks and other Cash Items		85.00		
Other Resources		13,629.54		
Expense over Earnings		2,812.29		
Total	\$	173,938.08	Total	\$ 173,938.08

J. E. ARNOT, President; A. M. SHELDON, Vice President; S. M. WEST, Cashier; GEO.
 A. WRIGHT, Assistant Cashier. Directors—A. M. Sheldon, J. E. Arnot, S. M. West,
 Geo. A. Wright.

CAMAS STATE BANK

Hot Springs, Montana.

Incorporated February 6, 1912.

RESOURCES		June 30, 1921.	LIABILITIES	
Loans and Discounts	\$	54,369.79	Capital Stock	\$ 20,000.00
Overdrafts		535.11	Surplus	2,000.00
Bonds, Warrants, etc.....		12,761.61	Demand Deposits	41,508.09
Banking House, Fur. & Fix.		5,000.87	Time Deposits	153.04
Other Real Estate		5,113.39	Bills Payable	26,120.80
Cash on Hand		1,965.97		
Due from Apvd. Reserve Agts.		3,112.27		
Due from other Banks		179.30		
Other Resources		1,111.55		
Expense over Earnings		5,599.07		
Total	\$	90,381.93	Total	\$ 90,381.93

H. P. GUTZ, President; B. A. MORE, Vice President; ASA HAMMONS, Vice President;
 LEO. A. HENTER, Cashier; T. H. PAYNE, Assistant Cashier. Directors—H. P. Gutz,
 B. A. More, Asa Hammons, Dora G. More, Leo A. Henter.

JOLIET STATE BANK
Joliet, Montana.
Incorporated January 15, 1908.

RESOURCES		June 30, 1924.	LIABILITIES.	
Loans and Discounts.....	\$	127,492.04	Capital Stock	\$ 25,000.00
Overdrafts		77.23	Demand Deposits	45,624.95
Bonds, Warrants, etc.....		3,398.35	Time Deposits	87,939.82
Stock in Federal Reserve Bank		1,050.00	Bills Payable	18,000.00
Banking House, Fur. & Fix.		9,249.00		
Other Real Estate.....		13,214.29		
Cash on Hand		2,822.44		
Due from Apvd. Reserve Agts.		14,550.69		
Checks and other Cash Items		9.12		
Expense over Earnings		4,701.61		
Total	\$	176,564.77	Total	\$ 176,564.77

F. A. CARMONY, President; E. L. GREWELL, Vice President; J. W. PEARCE, Vice President; E. L. MARVIN, Cashier and Secretary. Directors—F. A. Carmony, E. L. Grewell, J. W. Pearce, F. G. Pickering, T. W. Smith.

FIRST STATE BANK
Jordan, Montana.
Incorporated Dec. 19, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	79,697.15	Capital Stock	\$ 25,000.00
Overdrafts		257.27	Undivided Profits	1,884.08
Bonds, Warrants, etc.....		25,217.06	Demand Deposits	79,080.21
Banking House, Fur. & Fix.		3,215.00	Time Deposits	16,071.93
Other Real Estate.....		8,866.43	Bills Payable	11,057.53
Cash on Hand		2,473.13		
Due from Apvd. Reserve Agts.		9,429.66		
Due from other Banks.....		3,216.05		
Checks and other Cash Items		131.70		
Other Resources		590.30		
Total	\$	133,093.75	Total	\$ 133,093.75

J. E. LASSWELL, President; P. O. KEPLER, Vice President; W. J. FLOHR, Cashier; DOROTHY FLOHR, Assistant Cashier. Directors—B. E. Barrett, P. O. Kepler, W. J. Flohr, Arthur Markley, J. E. Lasswell.

BANK OF COMMERCE
Kalispell, Montana.
Incorporated April 11, 1910.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	439,686.32	Capital Stock	\$ 100,000.00
Overdrafts		510.40	Surplus	25,000.00
Bonds, Warrants, etc.....		4,867.02	Undivided Profits	597.72
Stock in Federal Reserve Bank		3,750.00	Due to Banks	5,000.00
Banking House, Fur. & Fix.		65,600.00	Demand Deposits	219,683.13
Other Real Estate.....		3,165.00	Time Deposits	256,545.18
Cash on Hand		29,467.73	Bills Payable	27,600.00
Due from Apvd. Reserve Agts.		58,945.31		
Due from Fed. Reserve Bank..		24,851.06		
Due from other Banks.....		545.82		
Checks and other Cash Items...		3,037.36		
Total	\$	634,426.03	Total	\$ 634,426.03

THEO. TORBENSON, President; H. E. ROBBIN, Vice President; J. M. CARLSON, Vice President; A. R. JOHNSON, Cashier; C. L. WHITE, Assistant Cashier. Directors—Theo. Torbenson, H. E. Robbin, J. M. Carlson, A. R. Johnson, P. H. Gilbert, J. F. Maloney, Geo. F. Stannard, J. E. Erickson, Geo. M. Graham.

AMERICAN BANK OF LAUREL
Laurel, Montana.
Incorporated May 16, 1919.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	80,932.29	Capital Stock	\$ 25,000.00
Overdrafts		700.67	Surplus	2,500.00
Bonds, Warrants, etc.....		13,685.86	Demand Deposits	121,739.17
Stock in Federal Reserve Bank		850.00	Time Deposits	21,254.79
Banking House, Fur. & Fix.		12,067.00		
Cash on Hand		5,731.17		
Due from Apvd. Reserve Agts.		12,016.11		
Checks and other Cash Items		300.22		
Other Resources		42,000.00		
Expense over Earnings.....		2,210.64		
Total	\$	170,493.96	Total	\$ 170,493.96

ELROY W. WESTBROOK, President; DEAN A. WRIGHT, Vice President; EDW. W. WESTBROOK, Cashier. Directors—Elroy W. Westbrook, Edw. M. Westbrook, Turner H. Early, J. W. Snellbacher, Dean A. Wright.

THE CENTRAL BANK AND TRUST COMPANY

Lewistown, Montana.

Incorporated June 2, 1924.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 616,271.14
Bonds, Warrants, etc.	225,280.89
Stock in Federal Reserve Bank	5,250.00
Banking House, Fur. & Fix.	79,875.00
Other Real Estate	14,619.74
Cash on Hand	37,605.03
Due from Apvd. Reserve Agts.	306,509.37
Due from other Banks	25,933.10
Checks and other Cash Items	1,431.91

Capital Stock	\$ 100,000.00
Surplus	10,000.00
Undivided Profits	11,611.52
Due to Banks	6,012.88
Demand Deposits	903,779.62
Time Deposits	281,375.15

Total\$1,312,779.17

Total\$1,312,779.17

SAMUEL PHILLIPS, President; **M. L. WOODMAN**, Vice President; **HARRISON GREEN**, **HENRY SKAUG**, Cashier; **U. P. READ**, Assistant Cashier; **BROOKIE HARTMAN**, Assistant Cashier. Directors—**Samuel Phillips**, **Harrison Green**, **M. L. Woodman**, **H. Leonard DeKalb**, **Tom Stout**, **Mathias Wildschutz**, **John E. McMillan**.

FIRST STATE BANK

Libby, Montana.

Incorporated April 25, 1913.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 191,734.77
Overdrafts	214.87
Bonds, Warrants, etc.	51,404.67
Banking House, Fur. & Fix.	18,151.19
Other Real Estate	4,984.88
Cash on Hand	9,543.49
Due from Apvd. Reserve Agts.	20,208.32
Checks and other Cash Items	1,411.47
Other Resources	144.07

Capital Stock	\$ 25,000.00
Surplus	10,000.00
Undivided Profits	1,201.41
Demand Deposits	145,146.59
Time Deposits	116,449.77

Total\$ 297,797.68

Total\$ 297,797.68

J. F. FENNESSY, President; **J. E. LEARY**, Vice President; **W. S. SPENCER**, Cashier; **R. C. LANNING**, Assistant Cashier. Directors—**J. F. Fennessy**, **L. J. Olson**, **F. E. Williams**, **A. L. Thompson**, **J. M. Blackford**, **J. E. Leary**.

C. S. HEFFERLIN, BANKER

Livingston, Montana.

Private Bank.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 70,257.78
Overdrafts	328.22
Bonds, Warrants, etc.	3,634.51
Banking House, Fur. & Fix.	585.00
Other Real Estate	222,226.01
Cash on Hand	12,251.76
Due from Apvd. Reserve Agts.	16,038.28
Checks and other Cash Items	2,760.15

Capital Stock	\$ 80,000.00
Undivided Profits	604.27
Demand Deposits	99,653.62
Time Deposits	147,523.82

Total\$ 328,081.71

Total\$ 328,081.71

C. H. HEFFERLIN, Cashier.**FARMERS STATE BANK**

Lohman, Montana.

Incorporated Oct. 3, 1916.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 32,392.69
Overdrafts	23.18
Banking House, Fur. & Fix.	522.96
Other Real Estate	1,947.49
Cash on Hand	2,047.06
Due from Apvd. Reserve Agts.	4,311.42
Due from other Banks	271.75
Checks and other Cash Items	238.50
Other Resources	1,577.64

Capital Stock	\$ 20,000.00
Surplus	2,400.00
Undivided Profits	89.49
Demand Deposits	14,580.43
Time Deposits	262.77
Bills Payable	6,000.00

Total\$ 43,332.69

Total\$ 43,332.69

A. S. LOHMAN, President; **L. N. BEAULIEU**, Vice President; **GLENN A. GERMAN**, Cashier. Directors—**A. S. Lohman**, **Mrs. A. S. Lohman**, **Louis Henson**.

FIRST STATE BANK
Malta, Montana.
Incorporated January 8, 1903.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 391,385.94	Capital Stock	\$ 50,000.00
Overdrafts	470.57	Surplus	15,000.00
Bonds, Warrants, etc.	26,804.08	Undivided Profits	18,384.15
Banking House, Fur. & Fix. ..	13,770.87	Demand Deposits	206,025.26
Other Real Estate	4,000.00	Time Deposits	247,344.11
Cash on Hand	21,280.77	Other Liabilities	110.75
Due from Apvd. Reserve Agts. ..	74,631.04		
Due from other Banks	2,049.56		
Checks and other Cash Items....	2,501.44		
Total	\$ 536,864.27	Total	\$ 536,864.27

H. G. ROBINSON, President; B. M. PHILLIPS, Vice President; F. W. HALL, Cashier; C. E. SECREST, Assistant Cashier; I. A. ROOD, Assistant Cashier. Directors—B. D. Phillips, B. M. Phillips, H. G. Robinson, F. W. Hall, C. E. Secrest, H. B. Varney, John Survant.

MANHATTAN STATE BANK
Manhattan, Montana.
Incorporated Sept. 30, 1905.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 251,598.89	Capital Stock	\$ 50,000.00
Overdrafts	1,361.84	Surplus	20,000.00
Bonds, Warrants, etc.	20,908.55	Due to Banks	9,051.60
Banking House, Fur. & Fix. ..	17,165.90	Demand Deposits	110,724.93
Other Real Estate	18,727.00	Time Deposits	150,267.55
Cash on Hand	9,140.76	Bills Payable	15,000.00
Due from Apvd. Reserve Agts. ..	30,598.50		
Due from other Banks	742.33		
Checks and other Cash Items....	2,114.93		
Other Resources	1,080.00		
Expense over Earnings	1,605.38		
Total	\$ 355,044.08	Total	\$ 355,044.08

S. McKENNAN, President; ARTHUR NELSON, Vice President; L. D. MORITZ, Cashier; ALEX D. WINTER, Assistant Cashier. Directors—William Cowan, Martin Jacoby, Geo. M. Lewis, S. McKennan, E. M. Wright, Arthur Nelson, William Buttelman.

STOCKMENS BANK OF MARTINSDALE
Martinsdale, Montana.
Incorporated August 27, 1923.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 74,567.47	Capital Stock	\$ 20,000.00
Bonds, Warrants, etc.	5,165.00	Surplus	2,000.00
Banking House, Fur. & Fix. ..	15,000.00	Undivided Profits	263.43
Other Real Estate	867.35	Demand Deposits	62,479.27
Cash on Hand	2,698.88	Time Deposits	33,968.09
Due from Apvd. Reserve Agts. ..	20,412.09		
Total	\$ 118,710.79	Total	\$ 118,710.79

W. W. FLATT, President; M. T. GRANDE, Vice President; SANFORD M. HOLLIDAY, 2nd Vice President; OLAF A. HAUGAN, Cashier; A. C. GRANDE, Chairman Board of Directors. Directors—W. W. Flatt, A. C. Grande, E. J. Settle, Frank P. Sheehy, Sanford M. Holliday, Andrew Hoyem, M. T. Grande.

FIRST STATE BANK
Medicine Lake, Montana.
Incorporated May 15, 1911.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 107,781.83	Capital Stock	\$ 20,000.00
Overdrafts	468.76	Surplus	12,500.00
Bonds, Warrants, etc.	6,130.07	Demand Deposits	37,440.10
Banking House, Fur. & Fix. ..	6,500.00	Time Deposits	53,942.45
Other Real Estate	6,556.57	Bills Payable	20,000.00
Cash on Hand	2,547.00		
Due from Apvd. Reserve Agts. ..	12,803.33		
Due from other Banks	19.50		
Checks and other Cash Items ..	144.69		
Expense over Earnings	930.75		
Total	\$ 143,882.55	Total	\$ 143,882.55

WILLIAM POWERS, President; JOHN POWERS, Vice President; EDW. S. POWERS, Cashier; J. M. KUDRNA, Assistant Cashier; F. E. NEWGARD, Assistant Cashier. Directors—William Powers, John Powers, Richard Powers, J. B. Kelter, Edw. S. Powers.

MISSOULA TRUST & SAVINGS BANK

Missoula, Montana.

Incorporated December 1, 1903.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 889,833.27
Overdrafts	2,752.09
Bonds, Warrants, etc.....	58,733.28
Banking House, Fur. & Fix.	6,500.00
Other Real Estate	24,251.35
Cash on Hand.....	63,190.50
Due from Apvd. Reserve Agts.	111,117.75
Due from other Banks.....	13,635.98
Checks and other Cash Items...	18,895.96

Capital Stock	\$ 200,000.00
Surplus	50,000.00
Undivided Profits	8,336.14
Due to Banks	13,118.88
Demand Deposits	615,325.37
Time Deposits	335,129.79

Total\$1,221,940.18

Total\$1,221,940.18

J. M. KEITH, President; SID J. COFFEE, Vice President; LEONARD LARSON, Cashier; W. G. CRUSE, Assistant Cashier. Directors J. M. Keith, Sid. J. Coffee, G. T. McCullough, W. M. Bickford, John R. Daily, Leonard Layson, H. P. Greenough.

MOCCASIN STATE BANK

Moccasin, Montana.

Incorporated November 4, 1911.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 132,401.39
Overdrafts	19.81
Bonds, Warrants, etc.....	4,736.69
Stock in Federal Reserve Bank	1,000.00
Banking House, Fur. & Fix.	8,500.00
Other Real Estate	11,897.19
Cash on Hand	2,329.14
Due from Apvd. Reserve Agts.	20,171.63
Checks and other Cash Items...	131.00

Capital Stock	\$ 25,000.00
Undivided Profits	782.47
Demand Deposits	76,687.39
Time Deposits	41,681.20
Bills Payable	36,662.20
Other Liabilities	406.59

Total\$ 181,219.85

Total\$ 181,219.85

M. L. WOODMAN, President; WILLIAM BROWNLIE, Vice President; L. V. JACKSON, Cashier; L. G. DeVore, Assistant Cashier. Directors—M. L. Woodman, Jas. H. Johnston, William Brownlee, T. H. Sanderson, L. V. Jackson.

MONDAK STATE BANK

Mondak, Montana.

Incorporated February 27, 1909.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 87,915.97
Overdrafts	511.79
Bonds, Warrants, etc.....	395.25
Banking House, Fur. & Fix.	8,150.28
Other Real Estate	13,720.79
Cash on Hand	926.89
Due from Apvd. Reserve Agts.	3,280.55
Other Resources	2,231.23
Expense over Earnings	976.30

Capital Stock	\$ 20,000.00
Surplus	5,000.00
Demand Deposits	19,130.71
Time Deposits	28,260.32
Bills Payable	45,748.02

Total\$ 118,139.05

Total\$ 118,139.05

GEO. E. TOWLE, President; A. S. NEWCOMB, Vice President; R. T. THOMPSON, Cashier; FLOY M. C. COOK, Assistant Cashier. Directors—Geo. E. Towle, A. S. Newcomb, F. A. Weinrich, Anna R. Thompson, R. T. Thompson

STATE BANK OF MOORE

Moore, Montana.

Incorporated April 22, 1905.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 83,942.95
Overdrafts	40.00
Bonds, Warrants, etc.....	12,006.62
Banking House, Fur. & Fix.	9,500.00
Other Real Estate.....	9,739.12
Cash on Hand	5,828.45
Due from Apvd. Reserve Agts.	11,627.27
Checks and other Cash Items...	14.20
Other Resources	3,638.85

Capital Stock	\$ 25,000.00
Undivided Profits	3,821.62
Demand Deposits	48,229.90
Time Deposits	45,812.98
Bills Payable	13,172.96

Total\$ 136,337.46

Total\$ 136,337.46

H. E. STRONG, President; C. A. ROBINSON, Vice President; JAS. A. MYERS, Cashier. Directors—C. A. Robinson, Carrie E. Powell, Lena W. Beatty, R. L. Hunter, Wm. Dundon, Sr., De Leo E. Hauck, H. E. Strong.

STATE BANK OF NASHUA

Nashua, Montana.

Incorporated April 19, 1913.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts.....	\$ 190,046.52
Overdrafts	132.86
Bonds, Warrants, etc.....	10,424.09
Stock in Federal Reserve Banks	900.00
Banking House, Fur. & Fix.	6,300.00
Other Real Estate.....	34,740.89
Cash on Hand.....	726.89
Due from Fed. Reserve Bank..	465.25
Due from Apvd. Reserve Agts.	4,233.42
Due from other Banks.....	5,714.18
Checks and other Cash Items...	674.89

Capital Stock	\$ 25,000.00
Surplus	5,000.00
Undivided Profits	1,417.13
Demand Deposits	27,162.49
Time Deposits	74,455.15
Bills Payable	121,265.72
Other Liabilities	9.50

Total\$ 254,299.99

Total\$ 254,299.99

J. E. ARNOT, President; A. M. SHELDON, Vice President; E. P. ASAL, Cashier; C. J. WICK, Assistant Cashier. Directors—J. E. Arnot, A. M. Sheldon, E. P. Asal, C. J. Wick.

OLLIE STATE BANK

Ollie, Montana.

Incorporated May 26, 1915.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 109,658.21
Overdrafts	15.32
Bonds, Warrants, etc.....	2,833.36
Banking House, Fur. & Fix.	7,500.00
Cash on Hand.....	2,000.46
Due from Apvd. Reserve Agts.	7,856.41
Due from other Banks.....	6.00
Expense over Earnings	993.53

Capital Stock	\$ 20,000.00
Surplus	5,000.00
Demand Deposits	46,237.86
Time Deposits	39,625.37
Bills Payable	20,000.00
Other Liabilities .....	.10

Total\$ 130,863.33

Total\$ 130,863.33

L. A. TAVIS, President; LEANDER GREINER, Vice President; W. C. KEES, Cashier; F. L. MORRIS, Assistant Cashier. Directors—L. A. Tavis, Leander Greiner, Clara B. Kees, W. C. Kees.

FARMERS STATE BANK

Opheim, Montana.

Incorporated December 2, 1916.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts.....	\$ 71,207.42
Overdrafts	92.14
Bonds, Warrants, etc.....	1,222.53
Banking House, Fur. & Fix....	2,821.81
Other Real Estate	23,048.29
Cash on Hand	421.07
Due from Apvd. Reserve Agts.	4,573.13
Due from other Banks.....	335.50
Checks and other Cash Items...	80.00
Other Resources	175.15
Expense over Earnings.....	234.30

Capital Stock	\$ 25,000.00
Demand Deposits	16,355.48
Time Deposits	52,150.23
Bills Payable	10,705.63

Total\$ 104,211.34

Total\$ 104,211.34

C. J. LOFGREN, President; P. F. SMITH, Vice President; F. F. SMITH, Cashier; F. M. BAUKOL, Assistant Cashier. Directors—C. J. Lofgren, F. F. Smith, R. O. Morgan, Mrs. Louise M. Smith.

FIRST STATE BANK

Opheim, Montana.

Incorporated March 30, 1914.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts.....	\$ 112,996.25
Overdrafts	23.06
Bonds, Warrants, etc.....	696.60
Stock in Federal Reserve Bank	900.00
Banking House, Fur. & Fix.	2,800.00
Other Real Estate.....	11,780.86
Cash on Hand	1,012.99
Due from Apvd. Reserve Agts.	7,199.37
Due from Fed. Reserve Bank..	924.85
Expense over Earnings.....	1,255.69

Capital Stock	\$ 25,000.00
Demand Deposits	19,738.11
Time Deposits	32,916.18
Bills Payable	61,995.33

Total\$ 139,649.67

Total\$ 139,649.67

GEO. G. KEUP, President; CARL G. GANDERSON, Vice President; A. T. OLSON, Cashier; R. Q. SMITH, Assistant Cashier. Directors—Geo. G. Keup, Carl J. Anderson, A. T. Olson, John Richardson.

SECURITY STATE BANK

Outlook, Montana.

Incorporated Sept. 9, 1912.

RESOURCES

June 30, 1921.

LIABILITIES

Loans and Discounts	\$ 90,181.92	Capital Stock	\$ 40,000.00
Overdrafts	239.41	Undivided Profits	903.93
Bonds, Warrants, etc.....	4,563.23	Demand Deposits	47,921.22
Banking House, Fur. & Fix.	9,000.00	Time Deposits	28,353.76
Other Real Estate	21,992.07	Bills Payable	31,483.50
Cash on Hand	5,581.15		
Due from Apvd. Reserve Agts.	13,256.54		
Due from Other Banks	18.80		
Other Resources	829.25		

Total\$ 148,665.41

Total\$ 148,665.41

ANDREW UELAND, President; N. J. NELSON, Vice President; FRANK KOESTER, Cashier; R. O. Nelson, Assistant Cashier. Directors—Andrew Ueland, Frank Koester, N. J. Nelson, A. G. Ueland, R. O. Nelson.

PARK CITY STATE BANK

Park City, Montana.

Incorporated April 22, 1907.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 152,941.35	Capital Stock	\$ 40,000.00
Overdrafts	209.72	Surplus	3,000.00
Bonds, Warrants, etc.....	23,315.11	Undivided Profits	1,153.91
Stock in Federal Reserve Banks	1,350.00	Demand Deposits	118,603.68
Banking House, Fur. & Fix.	4,110.00	Time Deposits	105,758.46
Other Real Estate	21,750.00		
Cash on Hand	5,518.63		
Due from Apvd. Reserve Agts.	59,158.09		
Checks and other Cash Items	163.15		

Total\$ 268,516.05

Total\$ 268,516.05

B. M. HARRIS, President; W. D. STORY, Vice President; L. J. WALLACE, Cashier. Directors—John W. Capman, John W. Corwin, B. M. Harris, J. A. Russell, D. F. Slayton, T. A. Snidow, W. D. Story.

FARMERS STATE BANK

Pendroy, Montana.

Incorporated January 6, 1917.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 51,234.41	Capital Stock	\$ 20,000.00
Overdrafts	7.89	Demand Deposits	19,522.29
Bonds, Warrants, etc.....	3,734.29	Time Deposits	12,925.82
Banking House, Fur. & Fix.	7,872.47	Bills Payable	20,363.70
Other Real Estate	3,500.00		
Cash on Hand	2,369.99		
Due from Apvd. Reserve Agts.	2,726.68		
Due from other Banks	184.58		
Expense over Earnings	1,181.50		

Total\$ 72,811.81

Total\$ 72,811.81

J. M. RYAN, President; J. M. RYAN, Jr., Vice President; J. A. SWANSON, Cashier. Directors—J. M. Ryan, J. M. Ryan, Jr., J. A. Swanson, Robert B. Smith, Robert Sheppard.

FIRST STATE BANK

Philipsburg, Montana.

Incorporated February 15, 1912.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 290,432.08	Capital Stock	\$ 50,000.00
Overdrafts	1,513.91	Surplus	10,000.00
Bonds, Warrants, etc.....	31,693.71	Demand Deposits	205,818.47
Stock in Federal Reserve Bank	1,800.00	Time Deposits	152,919.93
Banking House, Fur. & Fix.	4,000.00	Bills Payable	21,000.00
Other Real Estate	34,900.00		
Cash on Hand	5,119.75		
Due from Apvd. Reserve Agts.	69,096.91		
Expense over Earnings	1,182.01		

Total\$ 439,738.40

Total\$ 439,738.40

W. I. POWER, President; WM. DINGWELL, Vice President; A. P. BOWIE, Cashier; HERMAN L. HAUCK, Assistant Cashier; AGNES L. MCGARVEY, Assistant Cashier. Directors—W. I. Power, Wm. Dingwall, F. A. Beley, Dora C. Hauck, Herman L. Hauck.

RIBA STATE BANK
Plentywood, Montana.
Incorporated April 22, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts.....	\$	79,857.40	Capital Stock	\$ 20,000.00
Overdrafts		42.33	Surplus	5,000.00
Bonds, Warrants, etc.....		5,760.16	Demand Deposits	93,485.47
Banking House, Fur. & Fix.		8,280.00	Time Deposits	32,716.83
Other Real Estate		32,814.24	Bills Payable	21,046.57
Cash on Hand		4,480.43		
Due from Apvd. Reserve Agts.		37,975.23		
Due from other Banks		1,271.08		
Checks and other Cash Items		2,240.00		
Expense over Earnings.....		1,515.60		
Total	\$	172,248.87	Total	\$ 172,248.87

A. RIBA, President; A. A. MALCOLM, Vice President; WM. ERICKSON, Cashier. Directors—A. Riba, Wm. Erickson, A. A. Malcolm.

FIRST STATE BANK OF PLEVNA
Plevna, Montana.
Incorporated March 23, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	118,170.77	Capital Stock	\$ 20,000.00
Overdrafts		455.78	Surplus	5,100.00
Bonds, Warrants, etc.....		6,355.49	Due to Banks	71.92
Banking House, Fur. & Fix.		5,000.00	Demand Deposits	67,249.97
Other Real Estate		5,300.00	Time Deposits	45,404.77
Cash on Hand		2,621.85	Bills Payable	28,260.00
Due from Apvr. Reserve Agts.		12,272.26	Other Liabilities	37.08
Due from other Banks.....		10,888.22		
Checks and other Cash Items		90.70		
Other Resources		600.60		
Expense over Earnings		4,360.67		
Total	\$	166,123.74	Total	\$ 166,123.74

V. S. HIMSL, President; A. C. MIKALSON, Vice President; N. M. WELLENSTEIN, Cashier; A. M. ENGELS, Assistant Cashier. Directors—V. S. Himsl, A. C. Mikalson, A. M. Engels.

THE SECURITY STATE BANK
Polson, Montana.
Incorporated March 26, 1910.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	204,828.31	Capital Stock	\$ 25,000.00
Overdrafts		760.01	Surplus	14,000.00
Bonds, Warrants, etc.....		10,106.41	Undivided Profits	1,855.83
Banking House, Fur. & Fix.		9,145.00	Demand Deposits	144,058.00
Cash on Hand		14,118.29	Time Deposits	62,032.51
Due from Apvd. Reserve Agts.		43,290.78	Bills Payable	37,874.00
Due from other Banks.....		1,205.68	Other Liabilities	64.70
Checks and other Cash Items...		1,430.65		
Total	\$	284,885.13	Total	\$ 284,885.13

J. A. JOHNSON, President; A. L. GRAVES, Vice President; H. S. HANSON, Cashier; BERNICE ELKINS, Assistant Cashier. Directors—J. A. Johnson, H. S. Hanson, A. L. Graves, A. J. Lowary, P. O. Spaberg.

MORRIS STATE BANK
Pony, Montana.
Incorporated January 21, 1902.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	136,012.31	Capital Stock	\$ 50,000.00
Other Real Estate		26,171.87	Surplus	5,000.00
Cash on Hand		5,049.17	Due to Banks	25,011.81
Due from Apvd. Reserve Agts.		2,625.45	Demand Deposits	64,454.94
Other Resources		8,860.00	Time Deposits	8,304.50
Expense over Earnings		3,052.45	Bills Payable	29,000.00
Total	\$	181,771.25	Total	\$ 181,771.25

KARL ELLING, President; M. M. DUNCAN, Vice President; F. G. SMITH, Cashier; M. F. SMITH, Assistant Cashier. Directors—Karl Elling, M. M. Duncan, F. G. Smith, H. M. Rundell, E. E. Williams.

TRADERS STATE BANK

Poplar, Montana.

Incorporated November 21, 1908.

RESOURCES		June 30, 1921.	LIABILITIES	
Loans and Discounts	\$	137,501.27	Capital Stock	\$ 25,000.00
Overdrafts		311.14	Surplus	5,000.00
Bonds, Warrants, etc.		16,885.62	Demand Deposits	97,201.21
Banking House, Fur. & Fix. ..		11,702.47	Time Deposits	13,580.53
Other Real Estate		9,458.98	Bills Payable	21,951.98
Cash on Hand		2,732.56	Other Liabilities	40.53
Due from Apvd. Reserve Agts. ..		19,373.15		
Checks and other Cash Items ..		355.16		
Other Resources		3,915.08		
Expense over Earnings		538.55		
Total	\$	205,774.28	Total	\$ 205,774.28

H. M. COSHER, President; R. E. PATCH, Vice President; J. C. GREGORY, Vice President; C. L. SMITH, Cashier; C. E. CARRINGTON, Assistant Cashier. Directors—H. M. Cosier, R. E. Patch, S. T. Cogswell, Frank Cusker, J. Harry Walker, C. L. Smith.

THE POWER STATE BANK

Power, Montana.

Incorporated March, 22, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	47,838.69	Capital Stock	\$ 20,000.00
Overdrafts		50.77	Surplus	5,000.00
Bonds, Warrants, etc.		47.20	Demand Deposits	20,969.66
Banking House, Fur. & Fix.		2,190.00	Time Deposits	6,972.15
Other Real Estate		6,564.75	Bills Payable	3,972.00
Cash on Hand		1,756.14		
Due from Apvd. Reserve Agts.		4,615.28		
Other Resources		3,230.00		
Expense over Earnings		620.98		
Total	\$	66,913.81	Total	\$ 66,913.81

J. C. MORGAN, President; ALBERT E. WOEHNER, Vice President; C. J. CUTZ, Cashier. Directors—J. E. Riggs, F. E. Cameron, J. C. Morgan, Albert E. Woehner, C. J. Cutz.

MEYER & CHAPMAN STATE BANK

Red Lodge, Montana.

Incorporated November 29, 1912.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	198,904.62	Capital Stock	\$ 50,000.00
Bonds, Warrants, etc.		28,822.42	Undivided Profits	48,855.88
Banking House, Fur. & Fix.		3,500.00	Due to Banks	7,614.88
Other Real Estate		43,000.00	Demand Deposits	247,434.06
Cash on Hand		23,279.50	Time Deposits	143,136.78
Due from Apvd. Reserve Agts.		195,030.41		
Checks and other Cash Items		4,534.62		
Total	\$	497,071.60	Total	\$ 497,071.60

J. W. CHAPMAN, President; F. W. LYLE, Vice President; F. H. ALDEN, Cashier; M. L. CHAMBERLAIN, Assistant Cashier. Directors—J. W. Chapman, Alice A. Meyer, F. W. Lyle, F. H. Alden.

RED LODGE STATE BANK

Red Lodge, Montana.

Incorporated March 15, 1902.

RESOURCES		June 30, 1921.	LIABILITIES	
Loans and Discounts	\$	511,028.41	Capital Stock	\$ 20,000.00
Overdrafts		816.76	Surplus	21,250.00
Bonds, Warrants, etc.		47,607.62	Undivided Profits	3,459.93
Banking House, Fur. & Fix.		21,500.00	Due to Banks	6,988.17
Other Real Estate		22,867.34	Demand Deposits	293,131.83
Cash on Hand		66,760.52	Time Deposits	359,100.50
Due from Apvd. Reserve Agts.		92,304.38	Other Liabilities	8.48
Checks and other Cash Items		3,313.55		
Total	\$	769,258.91	Total	\$ 769,258.91

W. B. NUTTING, President; E. M. CLARK, Vice President; R. A. NUTTING, Cashier; CARL J. PELO, Assistant Cashier. Directors—W. B. Nutting, E. M. Clark, R. A. Nutting, F. L. Clark, J. N. Tolman.

STATE BANK OF REDSTONE

Redstone, Montana.
Incorporated March 20, 1913.

RESOURCES		June 30, 1924.	LIABILITIES		
Loans and Discounts	\$	93,171.65	Capital Stock	\$ 25,000.00	
Overdrafts		50.39	Surplus	5,500.00	
Bonds, Warrants, etc.....		1,284.95	Demand Deposits	18,588.24	
Banking House, Fur. & Fix.		5,090.00	Time Deposits	29,043.47	
Other Real Estate		20,309.72	Bills Payable	45,711.43	
Cash on Hand		56.38			
Due from Apvd. Reserve Agts.		2,259.03			
Due from other Banks.....		52.31			
Checks and other Cash Items		6.36			
Expense over Earnings.....		1,102.34			
Total		\$ 123,843.15	Total		\$ 123,843.15

C. B. BULL, President; N. L. NELSON, Vice President; K. O. CARLSON, Cashier; P. KURTZ, Assistant Cashier. Directors—C. B. Bull, Peter Marron, N. L. Nelson.

REED POINT STATE BANK

Reed Point, Montana.
Incorporated March 20, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	76,618.59	Capital Stock	\$ 25,000.00
Overdrafts		16.26	Surplus	1,000.00
Bonds, Warrants, etc.		2,286.92	Undivided Profits	557.16
Stock in Federal Reserve Bank		950.00	Demand Deposits	68,316.41
Banking House, Fur. & Fix.		8,473.67	Time Deposits	18,040.52
Other Real Estate		2,332.95		
Cash on Hand		4,539.39		
Due from Apvd. Reserve Agts.		17,491.21		
Due from other Banks		105.19		
Total		\$ 112,914.09	Total	\$ 112,914.09

J. B. ARNOLD, President; J. S. CAMPBELL, Vice President; T. W. MARSHALL, Cashier; J. M. BAKER, Assistant Cashier. Directors—J. B. Arnold, T. A. Snidow, J. S. Campbell, P. Roobol, T. W. Marshall.

FIRST STATE BANK OF RICHEY

Richey, Montana.
Incorporated July 13, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	87,601.13	Capital Stock	\$ 25,000.00
Overdrafts		216.62	Surplus	5,000.00
Bonds, Warrants, etc.		2,705.18	Undivided Profits	4,891.72
Stock in Federal Reserve Bank		900.00	Demand Deposits	48,592.35
Banking House, Fur. & Fix.		15,950.00	Time Deposits	32,922.63
Other Real Estate		3,194.57	Bills Payable	13,049.33
Cash on Hand		5,355.93	Other Liabilities	63.55
Due from Apvd. Reserve Agts.		12,714.15		
Checks and other Cash Items		507.04		
Other Resources		374.96		
Total		\$ 129,519.58	Total	\$ 129,519.58

R. H. BEACH, President; M. J. HUGHES, Vice President; AUGUST RITZ, Vice President; R. P. FOLEY, Cashier; T. A. LETCHER, Assistant Cashier. Directors—R. H. Beach, C. C. Hurley, M. J. Hughes, August Ritz, R. P. Foley.

COMMERCIAL BANK

Ringling, Montana.
Incorporated July 31, 1923.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	41,666.62	Capital Stock	\$ 20,000.00
Overdrafts		64.13	Surplus	2,000.00
Bonds, Warrants, etc.		10,352.24	Demand Deposits	39,105.96
Banking House, Fur. & Fix.		6,000.00	Time Deposits	8,902.10
Other Real Estate		1,997.62	Other Liabilities	113.39
Cash on Hand		2,354.22		
Due from Apvd. Reserve Agts.		4,891.35		
Checks and other Cash Items		431.64		
Other Resources		580.39		
Expense over Earnings		1,783.24		
Total	\$	70,121.45	Total	\$ 70,121.45

GEO. N. HIGGINS, President; J. C. SCHLEPPPEGRELL, Vice President; GEO. FOWLIE, Cashier. Directors—F. P. Carroll, Henry Foster, M. J. Ryan, Geo. N. Higgins.

ROBERTS STATE BANK

Roberts, Montana.

Incorporated July 17, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	254,747.54	Capital Stock	\$ 30,000.00
Overdrafts		1,211.55	Surplus	10,000.00
Bonds, Warrants, etc.		583.86	Demand Deposits	74,098.31
Banking House, Fur. & Fix.		4,700.00	Time Deposits	221,662.38
Other Real Estate		23,257.05		
Cash on Hand		7,080.91		
Due from Apvd. Reserve Agts.		41,437.81		
Other Resources		2,317.85		
Expense over Earnings		424.18		
Total	\$	335,760.69	Total	\$ 335,760.69

ALBERT BUDAS, President; F. L. CLARK, Vice President; C. E. HUDSON, Cashier; S. A. SWANSON, Assistant Cashier. Directors—Albert Budas, F. L. Clark, J. J. O'Shea, S. A. Swanson, C. E. Hudson.

RONAN STATE BANK

Ronan, Montana.

Incorporated January 17, 1910.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	145,203.55	Capital Stock	\$ 25,000.00
Overdrafts		1,795.38	Surplus	6,000.00
Bonds, Warrants, etc.		5,211.45	Due to Banks	10,860.27
Banking House, Fur. & Fix		3,215.00	Demand Deposits	44,010.50
Other Real Estate		11,091.75	Time Deposits	52,046.59
Cash on Hand		5,652.18	Bills Payable	46,975.16
Due from Apvd. Reserve Agts.		7,670.04	Other Liabilities	17.03
Checks and other Cash Items		36.32		
Other Resources		1,534.07		
Expense over Earnings		3,499.81		
Total	\$	184,909.55	Total	\$ 184,909.55

A. J. BROWER, President; W. S. HOLLINGSWORTH, Vice President; H. E. OLSSON, Cashier; ASIA LYON, Bookkeeper. Directors—A. J. Brower, W. S. Hollingsworth, M. E. Brower, B. M. Hollingsworth, H. E. Olsson.

ROSEBUD STATE BANK

Rosebud, Montana.

Incorporated March 13, 1912.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	105,139.84	Capital Stock	\$ 50,000.00
Overdrafts		3,728.00	Surplus	186.92
Bonds, Warrants, etc.		5,457.81	Demand Deposits	83,843.36
Banking House, Fur. & Fix.		7,000.00	Time Deposits	59,065.35
Other Real Estate		60,480.32	Bills Payable	44,800.00
Cash on Hand		2,917.18	Other Liabilities	163.00
Due from Apvd. Reserve Agts.		17,137.25		
Due from other Banks		296.25		
Checks and other Cash Items		171.33		
Other Resources		22,111.95		
Expense over Earnings		3,638.63		
Total	\$	238,078.58	Total	\$ 238,078.63

FREEMAN, PHILBRICK, President; R. P. COLBERT; J. E. MIDDLETON, Cashier; W. L. KENNEDY, Assistant Cashier. Directors—Freeman Philbrick, Newell Philbrick, R. P. Colbert, John B. McRae, John McKay.

MINERS AND MERCHANTS BANK

Roundup, Montana.

Incorporated October 25, 1923.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	66,423.73	Capital Stock	\$ 30,000.00
Bonds, Warrants, etc.		123,534.47	Undivided Profits	2,512.06
Banking House, Fur. & Fix.		638.69	Demand Deposits	205,637.56
Cash on Hand		7,924.94	Time Deposits	912.01
Due from Apvd. Reserve Agts.		39,944.87		
Checks and other Cash Items		595.93		
Total	\$	239,062.63	Total	\$ 239,062.63

A. C. JOHNSON, President; FRANK H. JOHNSON, Vice President; J. G. REITSCH, Cashier. Directors—A. C. Johnson, Frank H. Johnson, J. G. Reitsch.

ROUNDUP STATE BANK

Roundup, Montana.

Incorporated November 1, 1923.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	62,806.21	Capital Stock	\$ 50,000.00
Bonds, Warrants, etc.		110,878.76	Surplus	5,000.00
Cash on Hand		13,102.77	Demand Deposits	134,307.54
Due from Apvd. Reserve Agts.		53,941.57	Time Deposits	5,428.90
Checks and other Cash Items....		2,856.77		
Expense over Earnings		1,150.36		
Total	\$	244,736.44	Total	\$ 244,736.44

H. S. HOPKA, President; J. E. MEGEATH, Vice President; JOHN OLIVER, Cashier; R. L. SPROUL, Assistant Cashier. Directors—H. S. Hopka, J. E. Megeath, John Oliver.

SECURITY STATE BANK

Roy, Montana.

Incorporated May 23, 1917.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	73,102.73	Capital Stock	\$ 20,000.00
Overdrafts		46.93	Demand Deposits	29,070.79
Bonds, Warrants, etc.		1,089.72	Time Deposits	12,751.09
Banking House, Fur. & Fix.		11,275.00	Bills Payable	30,127.01
Other Real Estate		2,357.00		
Cash on Hand		1,169.66		
Due from Apvd. Reserve Agts.		1,728.36		
Checks and other Cash Items....		703.51		
Other Resources		76.42		
Expense over Earnings		399.56		
Total	\$	91,948.89	Total	\$ 91,948.89

M. C. OSTER, President; L. O. SANDBO, Vice President; B. J. KOESTER, Cashier. Directors—M. C. Oster, B. J. Koester, L. O. Sandbo, A. L. Evers, S Brown. Names taken from 1923 list.

FARMERS & MER. STATE BANK

Saco, Montana.

Incorporated May 8, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	151,966.30	Capital Stock	\$ 25,000.00
Overdrafts		441.18	Surplus	1,000.00
Bonds, Warrants, etc.		7,907.42	Undivided Profits	351.00
Stock in Federal Reserve Bank		900.00	Demand Deposits	52,659.80
Banking House, Fur. & Fix.		10,594.75	Time Deposits	54,505.52
Other Real Estate		8,287.42	Bills Payable	69,167.84
Cash on Hand		6,399.13		
Due from Apvd. Reserve Agts.		12,485.38		
Due from other Banks		3,633.81		
Checks and other Cash Items		67.77		
Total	\$	202,683.16	Total	\$ 202,683.16

HARRY A. VAGG, President; WM. H. FRAZIER, Vice President; GUST DAHLQUIST, Cashier; M. R. NELSON, Assistant. Directors—Wm. H. Frazier, C. P. Martin, Dan Garrison, Harry A. Vagg, Lewis O. Bernhagen.

MISSION STATE BANK

St. Ignatius, Montana.

Incorporated December 19, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	118,535.14	Capital Stock	\$ 20,000.00
Overdrafts		690.47	Surplus	6,000.00
Bonds, Warrants, etc.		929.70	Demand Deposits	50,138.28
Banking House, Fur. & Fix.		12,500.00	Time Deposits	49,022.51
Other Real Estate		3,351.82	Bills Payable	35,223.86
Cash on Hand		6,651.32		
Due from Apvd. Reserve Agts.		14,413.33		
Checks and other Cash Items		1,557.23		
Other Resources		868.35		
Expense over Earnings		587.58		
Total	\$	160,384.95	Total	\$ 160,384.95

GEORGE H. BECKWITH, President; JOSEPH GRENIER, Jr., Vice President; A. P. MORSE, Cashier; W. F. FELLOWS, Assistant Cashier. Directors—George H. Beckwith, Joseph Grenier, Jr., Andrew D. Magee, Addison K. Lusk, A. P. Morse.

SALESVILLE STATE BANK

Salesville, Montana.

Incorporated September 11, 1911.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 134,161.91	Capital Stock	\$ 25,000.00
Overdrafts	2,007.86	Surplus	10,000.00
Bonds, Warrants, etc.	636.59	Due to Banks	2,405.91
Banking House, Fur. & Fix.	2,530.82	Demand Deposits	61,118.87
Cash on Hand	1,175.62	Time Deposits	13,943.59
Due from Apvd. Reserve Agts.	6,100.76	Bills Payable	35,000.00
Checks and other Cash Items	245.85		
Expense over Earnings	608.96		

Total \$ 147,468.37

Total \$ 147,468.37

C. L. ANCENY, President; C. W. OVERSTREET*, Vice President; F. L. STONE, Cashier;
VINNIE LEE, Assistant Cashier. Directors—H. W. Child*, C. W. Overstreet*, C. L.
Anceny, F. L. Stone.

*Did not qualify for 1924.

FARMERS & MERCHANTS STATE BANK

Savage, Montana.

Incorporated May 31, 1912.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 51,593.80	Capital Stock	\$ 20,000.00
Overdrafts	18.59	Demand Deposits	25,130.49
Bonds, Warrants, etc.	210.57	Time Deposits	13,126.75
Banking House, Fur. & Fix.	6,502.00	Bills Payable	11,205.13
Other Real Estate	3,716.49		
Cash on Hand	928.36		
Due from Apvd. Reserve Agts.	3,035.81		
Checks and other Cash Items	295.87		
Expense over Earnings	3,160.88		

Total \$ 69,432.40

Total \$ 69,462.40

JENS J. MILLER, President; J. P. BRENNAN, Vice President; J. P. BRENNAN Cashier;
E. A. HALLAN, Assistant Cashier. Directors—Jens J. Miller, N. O. Anderson, J. P.
Brennan.

CITIZENS STATE BANK

Scobey, Montana.

Incorporated August 8, 1916.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 177,589.50	Capital Stock	\$ 25,000.00
Overdrafts	38.78	Demand Deposits	92,851.02
Bonds, Warrants, etc.	12,255.63	Time Deposits	104,513.46
Banking House, Fur. & Fix.	7,555.13	Bills Payable	29,000.00
Other Real Estate	24,544.58		
Cash on Hand	2,954.63		
Due from Apvd. Reserve Agts.	18,890.67		
Due from other Banks	579.64		
Checks and other Cash Items	1,299.50		
Other Resources	315.00		
Expense over Earnings	5,341.45		

Total \$ 251,364.48

Total \$ 251,364.48

H. J. CHRISTENSON, President; W. T. STEPHENS, Vice President; L. V. HANSON,
Cashier; R. HAIGE, Assistant Cashier. Directors—H. J. Christenson, W. T. Stephens,
O. B. Eglund, T. W. Collinson, L. V. Hanson.

FIRST STATE BANK OF SHELBY

Shelby, Montana.

Incorporated March 7, 1910.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 178,435.66	Capital Stock	\$ 25,000.00
Overdrafts	62.67	Surplus	1,500.00
Bonds, Warrants, etc.	22,587.04	Undivided Profits	466.47
Banking House, Fur. & Fix.	5,000.00	Demand Deposits	59,320.18
Other Real Estate	14,677.54	Time Deposits	242,593.28
Cash on Hand	10,930.73		
Due from Apvd. Reserve Agts.	31,487.19		
Due from other Banks	3,026.35		
Checks and other Cash Items	1,373.58		
Other Resources	58,299.11		

Total \$ 328,879.93

Total \$ 328,879.93

HENRY GERHARZ, President; I. N. ECKEL, 1st Vice President; F. E. WILLIAMS, 2nd
Vice President; A. L. JACQUETH, Chairman of Board; M. T. WEHLE, Cashier.
Directors—Henry Gerharz, A. L. Jacqueth, I. N. Eckel, F. E. Williams, W. W.
Thorne, W. F. Rhoda, J. B. Pike.

SHEPHERD STATE BANK

Shepherd, Montana.

Incorporated March 6, 1917.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	44,885.44	Capital Stock	\$ 20,000.00
Overdrafts		204.75	Undivided Profits	547.62
Bonds, Warrants, etc.		400.00	Demand Deposits	9,216.86
Banking House, Fur. & Fix. ..		5,330.00	Time Deposits	8,749.66
Other Real Estate		773.25	Bills Payable	16,000.00
Cash on Hand		579.57		
Due from Apvd. Reserve Agts. ..		1,845.13		
Other Resources		476.06		
Total	\$	54,514.14	Total	\$ 54,514.14

L. W. CHAPPLE, President; D. F. LeMASTER, Vice President; LOUIS DOUSMAN, Vice President; GEO. L. GLOUDEMAM, Cashier. Directors—Lou W. Chapple, D. F. LeMaster, Chas. J. Chapple, J. Leigh Davis, Geo. L. Gloudeman, James Chapple, Louis Dousman.

SHERIDAN STATE BANK

Sheridan, Montana.

Incorporated December 23, 1902.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	227,065.50	Capital Stock	\$ 50,000.00
Overdrafts		464.39	Surplus	12,500.00
Bonds, Warrants, etc.		3,049.83	Due to Banks	424.20
Banking House, Fur. & Fix. ..		12,000.00	Demand Deposits	148,942.59
Other Real Estate		10,500.00	Time Deposits	111,273.62
Cash on Hand		6,892.49		
Due from Apvd. Reserve Agts. ..		34,824.36		
Due from other Banks		645.98		
Checks and other Cash Items ..		260.81		
Other Resources		24,343.87		
Expense over Earnings		3,093.18		
Total	\$	323,140.41	Total	\$ 323,140.41

R. W. ROSSITER, President; C. H. BUFORD, Vice President; CHAS. C. HILL, Vice President; W. W. BUFORD, Cashier. Directors—Chas. C. Hill, W. W. Buford, R. W. Rossiter, C. H. Buford, M. M. Duncan.

SUN RIVER VALLEY STATE BANK

Simms, Montana.

Incorporated June 10, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	42,858.10	Capital Stock	\$ 20,000.00
Overdrafts		24.32	Surplus	5,000.00
Bonds, Warrants, etc.		133.88	Demand Deposits	17,393.98
Banking House, Fur. & Fix. ..		4,597.04	Time Deposits	21,990.74
Other Real Estate		2,019.99		
Cash on Hand		1,818.41		
Due from Apvd. Reserve Agts. ..		10,931.80		
Other Resources		979.78		
Expense over Earnings		1,021.40		
Total	\$	64,384.72	Total	\$ 64,384.72

J. C. MORGAN, President; J. E. JONES, Vice President; E. R. KOHLA, Cashier. Directors—Albert E. Woehner, J. C. Morgan, J. E. Jones, E. R. Kohla, S. Bloom. Names taken from 1923 list.

STATE BANK OF SOMERS

Somers, Mont.

Incorporated June 20, 1911.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	121,043.93	Capital Stock	\$ 20,000.00
Overdrafts		67.19	Surplus	5,000.00
Bonds, Warrants, etc.		20,684.35	Undivided Profits	930.13
Banking House, Fur. & Fix. ..		5,774.97	Demand Deposits	76,804.44
Other Real Estate		2,719.98	Time Deposits	117,295.30
Cash on Hand		7,149.82	Other Liabilities	1,129.46
Due from Apvd. Reserve Agts. ..		34,981.93		
Due from other Banks		25,824.60		
Checks and other Cash Items ..		2,912.56		
Total	\$	221,159.33	Total	\$ 221,159.33

W. N. NOFFSINGER, President; S. E. JOHNS, Vice President; W. R. BALLORD, Vice President; G. W. NOFFSINGER, Cashier. Directors—W. N. Noffsinger, S. E. Johns, W. R. Ballord, Chas. Fleck, G. W. Noffsinger.

BASIN STATE BANK
Stanford, Montana.
Incorporated June 6, 1911.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 77,647.08	Capital Stock	\$ 20,000.00
Overdrafts	1.05	Undivided Profits	175.99
Bonds, Warrants, etc.	10,829.27	Demand Deposits	58,868.50
Banking House, Fur. & Fix. ..	11,341.76	Time Deposits	39,058.37
Other Real Estate	18,148.29	Bills Payable	19,347.65
Cash on Hand	1,634.27		
Due from Apvd. Reserve Agts. ..	17,691.20		
Checks and other Cash Items ..	104.59		
Other Resources	59.00		
Total	\$ 137,450.51	Total	\$ 137,450.51

N. B. MATTHEWS, President; W. C. FLITCROFT, Vice President; M. T. THOMPSON, Vice President; Raymond E. H. Bisson, Cashier. Directors—M. T. Matthews, N. B. Matthews, W. C. Fliteroft, Raymond E. H. Bisson.

FIRST STATE BANK
Stevensville, Montana.
Incorporated March 4, 1909.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 211,714.71	Capital Stock	\$ 40,000.00
Overdrafts	2,473.07	Surplus	10,000.00
Bonds, Warrants, etc.	23,320.82	Undivided Profits	2,540.95
Stock in Federal Reserve Bank ..	1,500.00	Due to Banks	1,188.73
Banking House, Fur. & Fix. ..	16,750.00	Demand Deposits	140,042.01
Other Real Estate	12,150.00	Time Deposits	107,841.57
Cash on Hand	4,677.15		
Due from Apvd. Reserve Agts. ..	27,251.70		
Due from other Banks	156.32		
Checks and other Cash Items ..	1,619.49		
Total	\$ 301,613.26	Total	\$ 301,613.26

L. A. HOLT, President; GEO T. BAGGS, Vice President; HAROLD METCALF, Cashier. Directors—Geo. T. Baggs, J. F. Borough, Ben Lancaster, L. A. Holt, Harold Metcalf.

SUNBURST STATE BANK
Sunburst, Montana.
Incorporated May 19, 1917.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 44,286.83	Capital Stock	\$ 20,000.00
Overdrafts	86.77	Surplus	3,000.00
Bonds, Warrants, etc.	21,045.63	Undivided Profits	2,526.27
Banking House, Fur. & Fix. ..	9,298.49	Demand Deposits	114,471.11
Other Real Estate	6,987.20	Time Deposits	6,105.23
Cash on Hand	7,903.91		
Due from Apvd. Reserve Agts. ..	54,513.32		
Checks and other Cash Items ..	728.29		
Other Resources	1,252.17		
Total	\$ 146,102.61	Total	\$ 146,102.61

H. BEAUPRE, President; W. K. FLOWERREE, Vice President; W. J. O'Haire, Vice President; Nat Taylor, Cashier. Directors—H. Beaupre, W. K. Flowerree, Wm. Grille, W. J. O'Haire, J. Kohles, N. Taylor.

THE SUPERIOR STATE BANK
Superior, Montana.
Incorporated April 23, 1915.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 63,691.90	Capital Stock	\$ 20,000.00
Overdrafts	3,915.08	Surplus	4,600.00
Bonds, Warrants, etc.	90,766.68	Demand Deposits	159,825.21
Banking House, Fur. & Fix. ..	10,046.01	Time Deposits	30,646.12
Other Real Estate	2,156.00		
Cash on Hand	9,759.33		
Due from Apvd. Reserve Agts. ..	19,536.14		
Checks and other Cash Items ..	4.50		
Other Resources	15,142.07		
Expense over Earnings	53.59		
Total	\$ 215,071.33	Total	\$ 215,071.33

SAML. L. BOYD, President; E. B. BORD, Vice President; B. E. VAILL, Cashier, M. VAILL, Assistant Cashier; SAML. L. BOYD, Chairman; B. E. VAILL, Secretary. Directors—Saml. L. Boyd, E. B. Hord, A. P. Johnston, M. Vaill, R. G. Wiggernhorn.

SECURITY STATE BANK

Terry, Montana.
Incorporated February 26, 1912.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	59,926.26	Capital Stock	\$ 25,000.00
Overdrafts		117.39	Surplus	2,500.00
Bonds, Warrants, etc.		4,978.24	Undivided Profits	474.82
Banking House, Fur. & Fix. ..		7,367.16	Due to Banks	123.08
Other Real Estate		1,998.34	Demand Deposits	46,687.11
Cash on Hand		3,301.61	Time Deposits	34,419.87
Due from Apvd. Reserve Agts. ..		27,975.93	Other Liabilities	10.10
Due from other Banks		2,166.59		
Checks and other Cash Items ..		68.76		
Other Resources		1,315.60		
Total	\$	109,214.95	Total	\$ 109,214.95

O. N. DUNHAM, President; G. R. MacDONALD, Vice President; WM. J. FLACHSENHAR, Cashier; REX FLINT, Assistant Cashier. Directors—Ray L. Kampf, Walter R. Flachsenhar, G. R. MacDonald, Wm. J. Flachsenhar, O. N. Dunham, C. C. Hurley.

STATE BANK OF TERRY

Terry, Montana.
Incorporated December 29, 1905.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	435,495.22	Capital Stock	\$ 20,000.00
Overdrafts		407.95	Surplus	60,000.00
Bonds, Warrants, etc.		4,613.13	Undivided Profits	4,155.32
Banking House, Fur. & Fix. ..		35,285.62	Demand Deposits	191,804.52
Cash on Hand		11,099.74	Time Deposits	304,504.59
Due from Apvd. Reserve Agts. ..		92,764.97	Other Liabilities	72.45
Checks and other Cash Items ..		871.15		
Total	\$	580,536.88	Total	\$ 580,536.88

ALFRED WRIGHT, President; SAM UNDEN, Vice President; DEY LeSUEUR, Vice President; W. A. BRUBAKER, Cashier; O. E. ANDERSON, Assistant Cashier; WALTER G. BARTLEY, Assistant Cashier. Directors—Alfred Wright, W. A. Brubaker, Sam Unden, Dey LeSuer, Lon Fluss, David Bickle.

FIRST STATE BK. OF THOMPSON FALLS

Thompson, Montana.
Incorporated October 15, 1906.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	139,205.97	Capital Stock	\$ 20,000.00
Overdrafts		114.64	Surplus	5,000.00
Bonds, Warrants, etc.		7,444.12	Undivided Profits	1,731.44
Banking House, Fur. & Fix. ..		9,346.38	Demand Deposits	107,351.34
Other Real Estate		10,174.83	Time Deposits	60,552.12
Cash on Hand		6,356.85	Other Liabilities	20.80
Due from Apvd. Reserve Agts. ..		20,672.53		
Checks and other Cash Items ..		28.25		
Other Resources		1,312.08		
Total	\$	194,655.70	Total	\$ 194,655.70

W. A. BARTO, President; J. W. MILLER, Vice President; L. R. BARTO, Cashier. Directors—Lucy R. Barto, J. W. Miller, W. A. Barto. 1924 List of Officers and Directors, and Oaths of Directors not received. Names taken from 1923 list.

STATE BANK OF TOWNSEND

Townsend, Montana.
Incorporated March 20, 1899.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	377,975.80	Capital Stock	\$ 100,000.00
Overdrafts		267.67	Surplus	11,000.00
Bonds, Warrants, etc.		107,459.08	Undivided Profits	6,326.83
Stock in Federal Reserve Banks ..		3,350.00	Demand Deposits	224,153.39
Banking House, Fur. & Fix. ..		24,000.00	Time Deposits	248,693.98
Other Real Estate		8,000.00	Other Liabilities	58.32
Cash on Hand		5,561.44		
Due from Apvd. Reserve Agts. ..		63,565.80		
Checks and other Cash Items ..		52.73		
Total	\$	590,232.52	Total	\$ 590,232.52

J. P. KEARNS, President; JEFF DOGGETT, Vice President; N. O. BOWMAN, Vice President; P. H. MURPHY, Cashier; J. C. KEARNS, Assistant Cashier. Directors—J. P. Kearns, P. H. Murphy, Jeff Doggett, Al Wright, D. J. McCarthy, Con Sweeney, C. N. Burgess.

KOOTENAI VALLEY STATE BANK

Troy, Montana.

Incorporated March 14, 1913

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	113,119.63	Capital Stock	\$ 25,000.00
Overdrafts		127.59	Surplus	3,200.00
Bonds, Warrants, etc.		44,607.18	Undivided Profits	2,983.51
Banking House, Fur. & Fix.		4,510.18	Demand Deposits	142,947.02
Other Real Estate		3,653.04	Time Deposits	49,061.61
Cash on Hand		10,713.7	Other Liabilities	53.9.
Due from Apvd. Reserve Agts.		46,192.67		
Checks and other Cash Items....		321.85		
Total	\$	223,246.11	Total	\$ 223,246.11

F. B. CALLOW, President; N. W. MORRISON, Vice President; H. C. WEIDNER, Vice President; EARL B. ANGELL, Cashier. Directors—F. B. Callow, N. W. Morrison, H. C. Weidner, Jas. Stonechest, W. F. Doonan, Earl B. Angell.

TURNER STATE BANK

Turner, Montana.

Incorporated July 6, 1917.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	38,176.55	Capital Stock	\$ 20,000.00
Overdrafts		74.13	Surplus	2,000.00
Bonds, Warrants, etc.		13,609.69	Demand Deposits	24,636.53
Banking House, Fur. & Fix.		2,500.00	Time Deposits	35,017.02
Other Real Estate		5,241.61		
Cash on Hand		2,223.68		
Due from Apvd. Reserve Agts.		15,301.24		
Due from other Banks		2,064.51		
Checks and other Cash Items....		45.66		
Other Resources		1,205.95		
Expense over Earnings		1,211.82		
Total	\$	81,653.55	Total	\$ 81,653.55

H. P. THRONSON, President; C. C. THRONSON, Vice President; K. O. SATTRE, Cashier. Directors—C. C. Thronson, H. P. Thronson, I. M. Thronson, Welcome Walker, K. O. Sattre.

STATE BANK OF TWO DOT

Two Dot, Montana.

Incorporated August 6, 1916.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	50,248.78	Capital Stock	\$ 20,000.00
Overdrafts		125.20	Surplus	7,000.00
Bonds, Warrants, etc.		486.60	Demand Deposits	27,264.47
Banking House, Fur. & Fix.		4,140.23	Time Deposits	8,739.61
Other Real Estate		4,175.88	Bills Payable	10,000.00
Cash on Hand		2,384.52		
Due from Apvd. Reserve Agts.		10,183.12		
Checks and other Cash Items		163.13		
Other Resources		195.00		
Expense over Earnings		901.62		
Total	\$	73,004.08	Total	\$ 73,004.08

J. D. MARTIN, President; E. L. SHUMAKER, Vice President; R. S. GOOD, Vice President; R. S. GOOD, Cashier; N. T. GOOD, Assistant Cashier. Directors—E. L. Shumaker, G. D. Martin, P. J. Moore, R. S. Good, G. R. Robertson.

FARMERS STATE BANK

Victor, Montana.

Incorporated January 23, 1907.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	132,382.57	Capital Stock	\$ 25,000.00
Overdrafts		392.83	Surplus	12,500.00
Bonds, Warrants, etc.		31,717.61	Undivided Profits	4,123.63
Banking House, Fur. & Fix.		3,410.80	Due to Banks	46.25
Other Real Estate		1,719.22	Demand Deposits	97,465.89
Cash on Hand		8,741.10	Time Deposits	65,133.66
Due from Apvd. Reserve Agts.		25,896.39		
Checks and other Cash Items		9.00		
Total	\$	201,269.43	Total	\$ 201,269.43

H. J. ST. JOHN, President; E. R. DEAN, Vice President; H. C. GROFF, Cashier; R. W. FISHER, Assistant Cashier. Directors—H. J. St. John, E. R. Dean, H. F. Babbitt, Joe Sestak, Miller Humble, Mrs. Della B. Alford, H. C. Groff.

FIRST STATE BANK

Vida, Montana.

Incorporated October 3, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	121,656.02	Capital Stock	\$ 20,000.00
Overdrafts		115.70	Surplus	5,000.00
Bonds, Warrants, etc.		962.78	Undivided Profits	510.67
Banking House, Fur. & Fix. ..		3,828.00	Demand Deposits	40,844.75
Other Real Estate		4,752.56	Time Deposits	64,815.24
Cash on Hand		2,216.51	Bills Payable	16,253.20
Due from Apvd. Reserve Agts. ..		9,284.56		
Due from other Banks		4,507.13	Total	\$ 147,423.86
Checks and other Cash Items ..		100.60		
Total	\$	147,423.86		

WM. W. DEAN, President; PAUL SCHILLINGER, Vice President; P. M. KREBSBACH, Cashier; EDW. E. KREBSBACH, Assistant Cashier. Directors—Wm. W. Dean, Paul Schillinger, P. M. Krebsbach, Edw. E. Krebsbach.

VIRGELLE STATE BANK

Virgelle, Montana.

Incorporated April 28, 1917.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	31,318.08	Capital Stock	\$ 20,000.00
Overdrafts		10.48	Surplus	3,000.00
Bonds, Warrants, etc.		1,200.00	Demand Deposits	20,624.91
Banking House, Fur. & Fix. ..		8,615.39	Time Deposits	1,715.34
Cash on Hand		1,060.71	Bills Payable	6,000.00
Due from Apvd. Reserve Agts. ..		7,545.66		
Other Resources		205.00		
Expense over Earnings		784.93		
Total	\$	50,740.25	Total	\$ 50,740.25

V. F. BLANKENBAKER, President; E. B. NEWHALL, Vice President; J. G. CHANCELLOR, Cashier; IRENE A. CHANCELLOR, Assistant Cashier. Directors—V. T. Blankenbaker, Ella M. Blankenbaker, E. B. Newhall, C. J. MacNamara, J. G. Chancellor.

ELLING STATE BANK

Virginia City, Montana.

Incorporated May 13, 1899

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	440,516.38	Capital Stock	\$ 50,000.00
Bonds, Warrants, etc.		3,450.00	Surplus	50,000.00
Banking House, Fur. & Fix. ..		3,000.00	Undivided Profits	4,160.73
Other Real Estate		13,065.30	Due to Banks	8,083.25
Cash on Hand		4,450.80	Demand Deposits	262,522.39
Due from Apvd. Reserve Agts. ..		6,716.82	Time Deposits	26,858.04
Due from other Banks		21,877.16	Bills Payable	91,500.00
Checks and other Cash Items ..		58.80	Other Liabilities	10.85
Total	\$	493,135.26	Total	\$ 493,135.26

KARL ELLING, President; M. M. DUNCAN, Vice President; G. G. WHEAT, Cashier. Directors—Karl Elling, G. G. Wheat, M. M. Duncan, Henry W. Buford, Harrison C. Elling. Names taken from 1923 list.

FARMERS' STATE BANK

Westby, Montana.

Incorporated April 2, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	100,334.43	Capital Stock	\$ 20,000.00
Overdrafts		658.34	Surplus	5,000.00
Bonds, Warrants, etc.		5,056.50	Undivided Profits	2,560.45
Banking House, Fur. & Fix. ..		7,171.65	Demand Deposits	64,040.46
Other Real Estate		6,833.16	Time Deposits	61,638.02
Cash on Hand		3,817.04	Other Liabilities	9.24
Due from Apvd. Reserve Agts. ..		29,113.91		
Checks and other Cash Items ..		263.14		
Total	\$	153,248.17	Total	\$ 153,248.17

A. J. JOHNSON, President; P. G. ANDERSON, Vice President; P. G. ANDERSON, Cashier. Directors—A. J. Johnson, P. G. Anderson, S. A. Nelson.

SECURITY STATE BANK
Whitefish, Montana.
Incorporated April 29, 1919.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 128,738.82	Capital Stock	\$ 25,000.00
Overdrafts	1,121.48	Surplus	2,500.00
Bonds, Warrants, etc.	11,466.03	Undivided Profits	1,408.92
Banking House, Fur. & Fix.	6,839.96	Demand Deposits	68,999.43
Other Real Estate	3,218.62	Time Deposits	30,021.72
Cash on Hand	7,685.17	Bills Payable	34,040.60
Checks and other Cash Items	3,795.84	Other Liabilities	2,530.78
Other Resources	1,635.53		
Total	\$ 164,501.45	Total	\$ 161,501.45

HENRY GOOD, President; J. J. JOHNSON, Vice President; R. J. AYOTTE, Vice President; ARTHUR W. FURBER, Cashier; GLADYS FINNEY, Assistant Cashier. Directors—Henry Good, J. J. Johnson, R. J. Ayotte, W. S. Conner, Arthur W. Furber, John E. Maas.

WHITEHALL STATE BANK
Whitehall, Montana.
Incorporated November 29, 1904.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 213,936.99	Capital Stock	\$ 50,000.00
Overdrafts	15.87	Surplus	9,300.00
Bonds, Warrants, etc.	29,049.28	Undivided Profits	3,522.01
Banking House, Fur. & Fix.	17,132.00	Due to Banks	785.29
Other Real Estate	2,370.56	Demand Deposits	203,966.73
Cash on Hand	10,245.19	Time Deposits	66,705.00
Due from Apvd. Reserve Agts.	54,429.14		
Due from other Banks	7,000.00		
Checks and other Cash Items	100.00		
Total	\$ 334,279.03	Total	\$ 334,279.03

A. J. McKAY, President; A. W. ROBERT, Vice President; A. W. ROBERT, Cashier; E. A. HARDEN, Assistant Cashier; R. M. BOWMAN, Assistant Cashier. Directors—A. J. McKay, L. R. Packard, A. T. Burgoyne, A. W. Robert.

THE CENTRAL STATE BANK
White Sulphur Springs, Montana.
Incorporated August 22, 1911.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 135,327.44	Capital Stock	\$ 60,000.00
Overdrafts	49.72	Undivided Profits	2,944.56
Bonds, Warrants, etc.	3,645.34	Demand Deposits	75,167.67
Stock in Federal Reserve Bank	1,800.00	Time Deposits	35,477.97
Banking House, Fur. & Fix.	1,500.00	Other Liabilities	1,064.08
Other Real Estate	16,570.65		
Cash on Hand	4,225.79		
Due from Apvd. Reserve Agts.	10,927.01		
Checks and other Cash Items	608.33		
Total	\$ 174,654.28	Total	\$ 174,654.28

RICHARD T. RINGLING, President; FRED A. McDONALD, Vice President; JAS. L. JOHNSTON, Vice President; G. K. SPENCER, Cashier; P. A. McINTOSH, Assistant Cashier. Directors—Richard T. Ringling; G. K. Spencer, Jas. L. Johnston, Fred A. McDonald, Geo. Fowlie.

SECURITY STATE BANK
Whitetail, Montana.
Incorporated July 24, 1911.

RESOURCES	June 30, 1924.	LIABILITIES	
Loans and Discounts	\$ 16,787.30	Capital Stock	\$ 20,000.00
Overdrafts	66.79	Surplus	2,300.00
Bonds, Warrants, etc.	8,611.08	Demand Deposits	34,477.96
Banking House, Fur. & Fix.	5,105.00	Time Deposits	40,805.71
Other Real Estate	13,982.53	Other Liabilities	21.78
Cash on Hand	3,909.09		
Due from Apvd. Reserve Agts.	18,277.16		
Due from other Banks	10.40		
Checks and other Cash Items	63.01		
Expense over Earnings	793.09		
Total	\$ 97,605.45	Total	\$ 97,605.45

EDWARD S. LEE, President; CARL E. FJELD, Vice President; J. J. GOEHRING, Cashier; J. F. GOEHRING, Assistant Cashier. Directors—Edward S. Lee, J. J. Goehring, Carl E. Fjeld, E. J. Schlechter.

FIRST STATE BANK OF WILLIAMS

Williams, Montana.

Incorporated September 27, 1917

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	26,130.28	Capital Stock	\$ 20,000.00
Bonds, Warrants, etc.....		2,840.95	Surplus	5,000.00
Banking House, Fur. & Fix.		3,600.00	Undivided Profits	1,139.58
Other Real Estate		6,352.84	Demand Deposits	18,348.97
Cash on Hand		1,075.93	Time Deposits	3,655.00
Due from Apvd. Reserve Agts.		4,575.22		
Due from other Banks		64.67		
Other Resources		3,503.63		
Total	\$	48,143.52	Total	\$ 48,143.52

JAMES T. STANFORD, President; PATRICK KELLY, Vice President; J. H. HARDY, Cashier. Directors—James T. Stanford, Patrick T. Kelly, Herbert L. Barber, Haskell L. Barber, J. H. Hardy.

FARMERS STATE BANK

Wilsall, Montana.

Incorporated July 11, 1912.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	202,210.25	Capital Stock	\$ 50,000.00
Overdrafts		2,112.79	Surplus	5,000.00
Bonds, Warrants, etc.....		2,989.32	Undivided Profits	1,589.84
Banking House, Fur. & Fix.		7,697.48	Demand Deposits	90,481.22
Other Real Estate		40,324.48	Time Deposits	119,109.31
Cash on Hand		1,808.59	Other Liabilities	15.10
Due from Apvd. Reserve Agts.		7,210.24		
Due from other Banks		677.30		
Other Resources		1,165.12		
Total	\$	266,195.57	Total	\$ 266,195.57

G. A. BRIEBACH, President; SAM'L O'N. C. BRADY, Vice President; R. A. COOK, Cashier; G. L. GLASS, Assistant Cashier. Directors—Sam'l. O'N. C. Brady, L. E. Green, S. S. Working, Frank C. Robertson, R. A. Cook, W. O. Hutchinson, G. A. Briebach.

STATE BANK OF WISDOM

Wisdom, Montana.

Incorporated April 23, 1914.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	127,458.34	Capital Stock	\$ 25,000.00
Overdrafts		985.82	Surplus	12,500.00
Banking House, Fur. & Fix.		2,000.00	Undivided Profits	573.32
Cash on Hand		3,135.54	Demand Deposits	76,247.62
Due from Apvd. Reserve Agts.		7,296.81	Time Deposits	10,763.73
Checks and other Cash Items.....		73.40	Bills Payable	22,500.00
Other Resources		6,634.77		
Total	\$	147,584.67	Total	\$ 147,584.67

WILLIAM HUNTLEY, President; CARL R. HUNTLEY, Vice President; JORGEN JORGENSEN, Vice President; GEO. D. McKEVITT, Cashier; EMMA HEDSTROM, Assistant Cashier. Directors—William Huntley, E. E. Flood, Carl R. Huntley, Jorgen Jorgenson, George D. McKevitt.

FIRST STATE BANK

Wolf Point, Montana.

Incorporated February 19, 1913.

RESOURCES		June 30, 1924.	LIABILITIES	
Loans and Discounts	\$	370,462.24	Capital Stock	\$ 30,000.00
Overdrafts		1,035.30	Surplus	15,000.00
Bonds, Warrants, etc.....		31,790.11	Due to Banks	1,824.11
Stock in Federal Reserve Bank		1,350.00	Demand Deposits	163,261.44
Banking House, Fur. & Fix.		10,000.00	Time Deposits	242,164.58
Other Real Estate		8,000.00	Bills Payable	37,345.07
Cash on Hand		7,223.55		
Due from Apvd. Reserve Agts.		53,904.30		
Checks and other Cash Items		1,111.49		
Expense over Earnings		4,718.23		
Total	\$	489,595.22	Total	\$ 489,595.22

S. T. COGSWELL, President; G. H. FLINT, Vice President; H. T. SMITH, Vice President; F. E. RATHERT, Cashier; A. V. APPELGREN, Assistant Cashier; CECILE LENZ, Assistant Cashier. Directors—S. T. Cogswell, F. E. Rathert, G. H. Flint, T. H. Shipstead, A. V. Appelgren, H. T. Smith, R. J. Moore.

FARMERS STATE BANK

Worden, Montana.

Incorporated September 8, 1913.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 86,652.52
Overdrafts	114.71
Bonds, Warrants, etc.	536.00
Stock in Federal Reserve Bank	950.00
Banking House, Fur. & Fix.	11,450.00
Other Real Estate	5,735.00
Cash on Hand	7,159.04
Due from Apvd. Reserve Agts.	40,275.04
Checks and other Cash Items	565.25

Capital Stock	\$ 25,000.00
Surplus	4,500.00
Undivided Profits	306.27
Demand Deposits	68,918.58
Time Deposits	51,706.07
Other Liabilities	6.67

Total \$ 153,437.59

Total \$ 153,437.59

C D. HOWE, President; D. C. RICHARDS, Vice President; WM. SCHENCK, Cashier; E. M. REYNOLDS, Assistant Cashier. Directors—E. H. Westbrook, D. C. Richards, E. G. Snow, Helen R. Howe, C. D. Howe.

LITTLE HORN STATE BANK

Wyola, Montana.

Incorporated February 18, 1919.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 130,833.49
Overdrafts	25.56
Bonds, Warrants, etc.	695.28
Banking House, Fur. & Fix.	1,079.78
Other Real Estate	80.00
Cash on Hand	1,949.68
Due from Apvd. Reserve Agts.	17,002.75
Checks and other Cash Items	84.80

Capital Stock	\$ 25,000.00
Surplus	10,000.00
Undivided Profits	3,446.15
Demand Deposits	76,735.43
Time Deposits	28,060.76
Bills Payable	10,000.00

Total \$ 153,242.34

Total \$ 153,242.34

L. S. FULLER, President; E. C. WOODLEY, Vice President; ALBERT J. SHEETS, Cashier. Directors—M. H. Tachirgi, L. S. Fuller, Geo. W. Messick, E. C. Woodley, Albert J. Sheets.

FIRST STATE BANK

Zurich, Montana.

Incorporated September 29, 1916.

RESOURCES

June 30, 1924.

LIABILITIES

Loans and Discounts	\$ 34,221.12
Overdrafts	9.68
Bonds, Warrants, etc.	1,542.42
Banking House, Fur. & Fix.	3,650.00
Other Real Estate	8,352.11
Cash on Hand	2,165.53
Due from Apvd. Reserve Agts.	3,972.87
Due from other Banks	1,489.38
Checks and other Cash Items	1,446.29
Other Resources	568.55

Capital Stock	\$ 20,000.00
Undivided Profits	2,215.84
Demand Deposits	25,276.08
Time Deposits	9,926.03

Total \$ 57,417.95

Total \$ 57,417.95

JOHN W. ARCHER, President; F. M. BURKS, Vice President; H. M. MONTGOMERY, Cashier. Directors—John W. Archer, F. M. Burks, James Claridge, Chas. F. Grass, John J. Hallinberger.

ABSTRACT NO. 77—AGGREGATE RESOURCES AND LIABILITIES OF THE 223 STATE BANKS, AND 6 PRIVATE BANKS OF MONTANA, SEPTEMBER 14, 1923, AND COMPARISON WITH REPORT OF 236 STATE BANKS AND 6 PRIVATE BANKS JUNE 30, 1923.

State and Private Banks and Trust Companies Reporting 229. This includes 9 banks in hands of department but does not include Receiver banks.				
	Sept. 14, 1923	June 30, 1923	Increase	Decrease
RESOURCES				
Loans and Discounts.....	\$58,959,579.79	\$61,349,788.17	\$	\$ 2,381,208.38
Overdrafts.....	509,788.44	408,072.16	101,716.28	
Bonds, Warrants, etc.....	11,928,765.21	11,626,665.27	302,099.97	
Stock in Federal Reserve Bank.....	135,200.00	112,650.00		7,450.00
Banking House, Furniture and Fixtures.....	3,235,612.16	3,330,035.76		94,323.60
Other Real Estate.....	2,886,690.53	2,916,601.72		29,911.19
Gold.....	258,385.02	252,501.71		
Currency.....	1,908,819.22	1,675,286.75	5,883.31	
Silver and Minor Coin.....	327,562.30	327,523.96	253,532.47	
Due from Approved Reserve Agents.....	12,858,301.57	11,736,288.58	38.34	
Checks and other Cash Items.....	330,919.30	487,082.40	1,062,012.99	
Other Resources.....	751,906.16	634,506.45	117,399.71	156,163.10
Total.....	\$91,151,559.73	\$91,998,002.93	\$	\$ 846,443.20
LIABILITIES				
Capital Stock.....	\$ 9,835,000.00	\$10,195,000.00	\$	\$ 360,000.00
Surplus.....	2,722,352.65	3,117,059.98		394,707.33
Undivided Profits.....	761,195.92	843,418.81		82,222.89
Due to Banks.....	2,775,110.61	2,565,397.91	209,712.73	
Demand Deposits.....	37,559,168.96	37,385,856.10	173,312.86	
Time Deposits.....	18,491,761.88	18,867,525.84		375,760.96
Savings Deposits.....	13,251,266.03	13,240,140.09	11,125.94	
Bills Payable.....	5,905,012.83	5,928,639.65		23,626.82
Due to War Finance.....	2,401,049.87	2,709,476.36		308,426.49
Other Liabilities.....	446,637.95	115,488.19	301,149.76	
Total.....	\$91,151,559.73	\$91,998,002.93	\$	\$ 846,443.20
Average Reserve.....	21.3%	20.1%		

ABSTRACT NO. 78—AGGREGATE RESOURCES AND LIABILITIES OF THE 181 STATE BANKS, AND 6 PRIVATE BANKS OF MONTANA DECEMBER 31, 1923, AND COMPARISON WITH REPORT OF 223 STATE BANKS AND 6 PRIVATE BANKS SEPTEMBER 14, 1923.

	187 Banks Reporting			
	Dec. 31, 1923	Sept. 14, 1923	Increase	Decrease
RESOURCES				
Loans and Discounts	\$48,650,529.93	\$58,959,579.79	\$	\$10,309,049.86
Overdrafts	175,766.24	509,788.41		334,022.20
Bonds, Warrants, etc.	12,554,837.37	11,928,765.24	623,072.13	
Stock in Federal Reserve Bank	127,100.00	135,200.00		8,100.00
Banking House, Furniture and Fixtures	2,696,818.61	3,295,642.16		598,823.55
Other Real Estate	2,500,558.32	2,886,690.53		386,132.21
Gold	242,821.66	258,385.02		15,563.36
Silver and Minor Coin	392,629.56	327,562.30	65,067.26	
Currency	2,157,982.00	1,908,819.22	249,162.78	
Due from Banks	13,962,328.97	12,858,301.57	1,104,027.40	
Checks and other Cash Items	584,712.97	330,919.30	253,793.67	
Other Resources	640,928.97	751,906.16		110,977.19
Total	\$84,684,011.60	\$94,151,559.73	\$	\$ 9,467,548.13
LIABILITIES				
Capital Stock	\$ 8,630,000.00	\$ 9,835,000.00	\$	\$ 1,205,000.00
Surplus	2,396,709.46	2,722,352.65		325,643.19
Undivided Profits	905,890.54	761,195.92	144,694.62	
Due to Banks	3,033,322.66	2,775,110.61	258,212.02	
Demand Deposits	27,094,606.70	37,559,168.96		464,562.26
Time Deposits	17,611,897.41	18,491,764.88		879,867.47
Savings Deposits	11,246,754.30	13,254,266.03		2,007,511.73
Bills Payable	2,330,750.26	5,905,012.83		3,574,262.57
Due to War Finance	974,334.49	2,401,049.87		1,426,715.38
Other Liabilities	459,708.78	446,637.95	13,070.83	
Total	\$84,684,011.60	\$94,151,559.73	\$	\$ 9,467,548.13
Average Reserve	24.1%	21.3%		

ABSTRACT NO. 79—AGGREGATE RESOURCES AND LIABILITIES OF THE 159 STATE BANKS, AND 3 PRIVATE BANKS OF MONTANA MARCH 31, 1924, AND COMPARISON WITH REPORT OF 181 STATE BANKS AND 6 PRIVATE BANKS DECEMBER 31, 1923.

State and Private Banks and Trust Companies Reporting 162				
	March 31, 1924	Dec. 31, 1923	Increase	Decrease
RESOURCES				
Loans and Discounts.....	\$38,670,890.17	\$48,650,529.93	\$	\$ 9,979,639.76
Overdrafts.....	195,808.39	175,766.24	20,042.15	
Bonds, Warrants, etc.....	10,534,702.24	12,551,837.37		2,017,135.13
Stock in Federal Reserve Bank.....	106,400.00	127,100.00		20,700.00
Banking House, Furniture and Fixtures.....	2,144,753.72	2,696,818.61		552,064.89
Other Real Estate.....	2,027,960.69	2,500,558.32		472,597.63
Gold.....	225,406.00	242,821.66		17,415.66
Silver and Minor Coin.....	296,052.79	392,629.56		96,576.77
Currency.....	2,838,676.00	2,157,982.00	680,694.00	
Due from Banks.....	11,474,547.08	13,962,328.07		2,487,781.89
Checks and other Cash Items.....	447,150.35	584,712.97		137,562.62
Other Resources.....	297,027.67	640,928.97		343,901.30
Total.....	\$69,259,375.10	\$84,684,014.60	\$	\$15,424,639.50
LIABILITIES				
Capital Stock.....	\$ 7,315,000.00	\$ 8,630,000.00	\$	\$ 1,315,000.00
Surplus.....	2,054,983.87	2,306,709.46		341,725.59
Undivided Profits.....	730,304.22	905,890.54		17,586.32
Due to Banks.....	2,256,421.78	3,033,322.66		776,900.88
Demand Deposits.....	30,500,352.60	37,094,606.70		6,588,254.10
Time Deposits.....	14,007,823.30	17,611,897.41		3,604,074.11
Savings Deposits.....	9,386,388.63	11,246,754.30		1,860,365.67
Bills Payable.....	1,801,571.12	2,330,790.26		529,219.14
Due to War Finance.....	812,721.69	974,334.49		161,612.80
Other Liabilities.....	387,807.89	459,708.78		71,900.89
Total.....	\$69,259,375.10	\$84,684,014.60	\$	\$15,424,639.50
Average Reserve.....	26.4%	24.1%		

ABSTRACT NO. 80—AGGREGATE RESOURCES AND LIABILITIES OF THE 153 STATE BANKS AND 2 PRIVATE BANKS OF MONTANA JUNE 30, 1924, AND COMPARISON WITH REPORT OF 159 STATE BANKS AND 3 PRIVATE BANKS MARCH 31, 1924.

State and Private Banks and Trust Companies Reporting 155				
	June 30, 1924	March 31, 1924	Increase	Decrease
RESOURCES				
Loans and Discounts	\$38,110,389.94	\$38,670,890.17	\$	\$ 260,500.23
Overdrafts	205,472.23	195,808.39	9,663.84	
Bonds, Warrants, etc.	11,661,647.01	10,531,702.24	1,129,944.77	
Stock in Federal Reserve Bank	110,450.00	106,400.00	3,750.00	
Banking House, Furniture and Fixtures	2,124,532.00	2,141,753.72		20,221.63
Other Real Estate	2,042,258.01	2,027,960.69	14,297.32	
Gold	234,102.00	225,406.00	8,696.00	
Silver and Minor Coin	263,047.88	296,052.79		33,004.91
Currency	2,225,668.70	2,838,676.00		613,007.30
Due from Banks	12,137,721.71	11,171,517.08	663,174.63	
Checks and other Cash Items	1,090,437.82	417,150.35	673,287.47	
Other Resources	701,684.83	297,027.67	401,654.16	
Total	\$71,207,109.22	\$69,259,375.10	\$ 1,947,734.12	
LIABILITIES				
Capital Stock	\$ 7,160,000.00	\$ 7,315,000.00	\$	\$ 155,000.00
Surplus	2,034,559.90	2,054,983.87		20,423.97
Undivided Profits	624,769.81	730,304.22		105,534.41
Due to Banks	2,365,155.64	2,256,421.78	108,733.86	
Demand Deposits	32,410,260.63	30,506,352.60	1,903,908.03	
Time Deposits	13,919,512.06	14,407,823.30		58,311.24
Savings Deposits	9,560,419.12	9,386,388.63	174,030.49	
Bills Payable	1,940,983.05	1,801,571.12	139,411.93	
Due to War Finance	787,433.43	812,721.69		25,288.26
Other Liabilities	374,015.58	387,807.89		13,792.31
Total	\$71,207,109.22	\$69,259,375.10	\$ 1,947,734.12	
Average Reserve	25.1%	26.1%		

PART II
BUILDING *and* LOAN ASSOCIATIONS

BUILDING AND LOAN ASSOCIATIONS.

There are 33 buiding and loan associations operating in the State, having total assets over 22 millions of dollars, an increase of nearly 10 million dollars, as nearly as can be ascertained. They are all domestic but one—The Western Building and Loan Company of Salt Lake City, Utah, having been already in business in the State when the Act was passed March 1, 1897, requiring all such associations to be domestic corporations. The associations are all corporations organized under the general corporation laws of Montana, but administered under the Banking Laws in the absence of specific statutory regulations otherwise. They really are controlled by their By-Laws which very rarely fail to be very liberal, broad and elastic. No laws need to be re-written more than the laws governing these associations.

RECAPITULATION REPORT OF THE BUILDING AND LOAN ASSOCIATIONS DOING BUSINESS IN THE STATE.

NAME	Place of Business	Assets
Fidelity B. & L. Ass'n.....	Anaconda	Not Reporting
Big Timber B. & L. Ass'n.....	Big Timber	\$ 56,504.95
Billings B. & Loan Ass'n.....	Billings	775,741.68
Mutual B. & L. Ass'n.....	Billings	76,751.81
Security B. & L. Ass'n.....	Billings	1,856,226.70
Federal B. & L. Ass'n.....	Billings	16,502.55
Pioneer B. & L. Ass'n.....	Bozeman	114,711.28
United States B. & L. Ass'n.....	Butte	3,084,341.81
Powell B. & L. Ass'n.....	Deer Lodge	213,923.76
Interstate B. & L. Ass'n.....	Dillon	241,799.94
Forsyth B. & L. Ass'n.....	Forsyth	11,488.53
Glendive B. & L. Ass'n.....	Glendive	209,419.75
Great Falls B. & L. Ass'n.....	Great Falls	247,628.99
Mountain States B. & L. Ass'n.....	Great Falls	3,724.25
Hardin B. & L. Ass'n.....	Hardin	58,362.96
Wheatland B. & L. Ass'n.....	Harlowton	Not Reporting
Home B. & L. Ass'n.....	Helena	187,354.42
American B. & L. Ass'n.....	He'ena	27,905.84
Great Western B. & L. Ass'n.....	Kalispell	Not Reporting
Kalispell B. & L. Assn.....	Kalispell	38,730.54
Railroad Mens B. & L. Ass'n.....	Laurel	Not Reporting
State B. & L. Ass'n.....	Lewistown	170,538.77
Mutual B. & L. Ass'n.....	Livingston	20,925.04
Empire B. & L. Ass'n.....	Livingston	26,640.52
Custer County B. & L. Ass'n.....	Miles City	853,558.66
Missoula B. & Loan Ass'n.....	Missoula	511,700.54
Western Montana B. & L. Ass'n.....	Missoula	1,012,126.76
Northwest Mutual B. & L. Ass'n.....	Missoula	25,505.23
Montana Mutual Dairy Loan Ass'n.....	Missoula	Not Reporting
Carbon B. & L. Ass'n.....	Red Lodge	167,232.15
Western L. & B. Co.....	Salt Lake City, Utah ..	12,695,257.31
Broadwater B. & L. Ass'n.....	Townsend	61,002.89
Northwestern B. & L. Ass'n.....	Whitefish	Not Reporting
Total		\$22,765,607.63

FINANCIAL STATEMENT OF THE BIG TIMBER BUILDING AND LOAN ASSOCIATION OF BIG TIMBER, MONTANA.

Showing the Condition of the Association at the Close of the Fiscal Year
ending November 30, 1923.

ASSETS

Real Estate Loans with stock as collateral	\$54,340.00
Stock Loans	840.00
Cash in Citizens State Bank	794.23
Dues, interest, fines and Prem. delinquent, undoubtedly good	460.72
Equipment	70.00
	<hr/>
	\$56,504.95

LIABILITIES

Due shareholders Acct. Installment Stock, interest, etc.	\$45,328.52
Due shareholders acct. Full paid stock, interest, etc.	7,000.00
Due shareholders acct. Prepaid stock, interest, etc.	475.00
Bills payable and money borrowed	1,800.00
Due borrowers	450.53
Contingent fund	945.61
Undivided profits or balance	44.04
Dividends unpaid	461.25
	<hr/>
	\$56,504.95

FINANCIAL STATEMENT OF THE BILLINGS BUILDING AND LOAN ASSOCIATION OF BILLINGS, MONTANA.

Showing the Condition of the Association at the close of the Fiscal Year
Ending October 31, 1923.

ASSETS

Real estate loans with stock as collateral	\$708,875.00
Cash in Security Bank	2,715.06
Furniture and Fixtures	1,000.00
Insurance and taxes advanced	5,012.37
Real estate owned	23,323.50
Real estate sold under contract	11,417.45
Real estate sold under foreclosure	22,284.52
Expenses	718.78
Incorporation fees, etc.	395.00
	<hr/>
	\$775,741.68

LIABILITIES

Due shareholders acct. installment stock, interest, etc.	\$300,357.75
Due shareholders acct. full paid stock, interest, etc.	134,500.00
Interest	3,776.22
Due borrowers	2,635.93
Contingent fund	18,700.00
Undivided profits or balance	522.51
Equipment fund	137.16
Dividend account	67.11
Fees account	45.00
Bills payable	15,000.00
	<hr/>
	\$775,741.68

FINANCIAL STATEMENT OF THE FEDERAL BUILDING AND LOAN ASSOCIATION OF BILLINGS, MONTANA.

Showing the Condition of the Association at the Close of the Fiscal Year
Ending February 29, 1924.

ASSETS

Real estate loans with stock as collateral.....	\$13,713.60
Cash in banks.....	1,871.19
Furniture and fixtures.....	842.76
Advanced on agents commission account.....	75.00
	<u>\$16,502.55</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$ 7,313.60
Due shareholders acct. full paid stock, interest, etc.....	6,478.00
Due shareholders acct. prepaid stock, interest, etc.....	2,172.00
Interest	538.95
	<u>\$16,502.55</u>

FINANCIAL STATEMENT OF THE MUTUAL BUILDING AND LOAN ASSOCIATION OF BILLINGS, MONTANA.

Showing the Condition of the Association at the Close of the Fiscal Year
Ending October 31, 1923.

ASSETS

Real estate loans with stock as collateral	\$65,500.00
Stock loans.....	2,725.00
Cash in Midland Natl. Bank.....	58.11
Dues, interest, fines and prem. delinquent, undoubtedly good.....	8,410.00
Suspense account.....	58.70
	<u>\$76,751.81</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$53,839.50
Due shareholders acct. earnings, interest, etc.....	18,518.68
Bills payable and money borrowed.....	1,200.00
Contingent fund.....	2,796.53
Suspense account.....	397.10
	<u>\$76,751.81</u>

FINANCIAL STATEMENT OF THE SECURITY BUILDING AND LOAN ASSOCIATION OF BILLINGS, MONTANA.

Showing the Condition of the Association at the Close of the Fiscal Year
Ending September 29, 1923.

ASSETS

Real estate loans with stock as collateral.....	\$1,631,923.86
Stock loans.....	39,787.76
Cash in office.....	4,177.72
Cash in Montana Natl. and sundry banks....	102,480.85
Real estate.....	35,092.31
Furniture and fixtures.....	4,830.51
Insurance and taxes advanced.....	2,433.69
Fee account.....	4,000.00
Expenses advanced.....	17,500.00
Membership fees advanced.....	14,000.00
	<u>\$1,856,216.70</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$1,602,501.35
Due shareholders acct. full paid stock, interest, etc.....	141,972.34
Due borrowers.....	38,664.00
Contingent fund.....	9,000.00
Undivided profits or balance.....	63,294.57
Miscellaneous fees.....	223.36
Suspense.....	571.08
	<u>\$1,856,226.70</u>

FINANCIAL STATEMENT OF THE PIONEER BUILDING AND LOAN ASSOCIATION OF BOZEMAN, MONTANA.

Showing the Condition of the Association at the Close of the Fiscal Year
Ending January 23, 1924.

ASSETS

Real estate loans with stock as collateral.....	\$102,900.00
Cash in bank.....	2,277.50
Real estate.....	1,800.00
Furniture and fixtures.....	277.50
Dues, fines, and prem. delinquent, undoubtedly good.....	4,388.10
Rents delinquent.....	262.00
Deferred charges, prepayment, disc.....	2,806.18
	<u>\$111,711.28</u>

LIABILITIES

Due shareholders acct. prepaid stock, interest, etc.....	\$ 15,235.25
Bills payable and money borrowed.....	16,200.00
Interest.....	574.30
Contingent Fund.....	3,747.21
Matured shares (Payments due).....	500.00
Value of stock outstanding.....	78,454.52
	<u>\$114,711.28</u>

FINANCIAL STATEMENT OF THE UNITED STATES BUILDING AND LOAN ASSOCIATION OF BUTTE, MONTANA.

Showing the Condition of the Association at the Close of the Fiscal Year
Ending September 29, 1923.

ASSETS

Real estate loans with stock as collateral.....	\$2,867,102.26
Cash in Miners Savings Bank, Butte.....	69,086.23
Due from banks.....	5,731.49
Interest to be distributed October 1, 1923.....	138,187.91
Coll. charges and expense.....	4,233.92
	<hr/>
	\$3,084,341.81

LIABILITIES

Due shareholders acct. installment stock, interest, etc. "A".....	\$2,245,865.93
Due shareholders acct. full paid stock, interest, etc. "C".....	544,956.05
Due shareholders acct. prepaid stock, interest, etc. "B".....	110,873.19
Interest to be distributed October 1, 1923.....	150,579.47
Due borrowers.....	385.17
Contingent fund.....	28,500.00
Due agents commission.....	3,182.00
	<hr/>
	\$3,084,341.81

FINANCIAL STATEMENT OF THE POWELL BUILDING AND LOAN ASSOCIATION OF DEER LODGE, MONTANA

Showing the condition of the Association at the close of the Fiscal Year
ending July 25, 1923.

ASSETS

Real Estate loans with stock as collateral.....	\$195,800.00
Stock loans	975.00
Cash in United States National Bank.....	16,454.47
Insurance and taxes advanced.....	694.29
	<hr/>
	\$213,923.76

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$163,915.28
Due shareholders acct. full paid stock, interest, etc.....	17,200.00
Due shareholders acct. preferred stock, interest, etc.....	28,000.00
Contingent fund	2,400.00
Undivided profits or balance	2,391.84
Sundry expense acct.	16.64
	<hr/>
	\$213,923.76

FINANCIAL STATEMENT OF THE INTERSTATE BUILDING AND LOAN ASSOCIATION OF DILLON, MONTANA

Showing the condition of the Association at the close of the Fiscal Year
ending December 31, 1923.

ASSETS

Real Estate loans with stock as collateral	\$213,401.50
Stock loans	2,397.91
Cash in office	1,454.57
Cash in bank	23,760.32
Furniture and fixtures.....	529.96
Insurance and taxes advanced	30.02
Deposit in banks closed.....	225.63
	<hr/>
	\$241,709.94

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$148,155.12
Due shareholders acct. full paid stock, interest, etc.....	77,560.61
Due shareholders acct. prepaid stock, interest, etc. (installment)....	11,664.87
Contingent fund	3,500.00
Undivided profits or balance	919.34
	<hr/>
	\$241,799.94

FINANCIAL STATEMENT OF THE FORSYTH BUILDING AND LOAN ASSOCIATION OF FORSYTH, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year
ending April 30, 1924.

ASSETS

Real estate loans with stock as collateral.....	\$10,700.00
Stock loans	200.00
Cash in office.....	253.69
Incorporation fees	187.00
Equipment fund	147.84
	<hr/>
	\$11,488.53

LIABILITIES

Due shareholders acct. installment stock, int. etc.	\$ 9,667.04
Due shareholders acct. prepaid stock, interest, etc.	1,300.00
Contingent fund	115.00
Undivided profits or balance.....	302.49
Dividend unpaid	84.00
Examination fees	20.00
	<hr/>
	\$11,488.53

FINANCIAL STATEMENT OF THE GLENDIVE BUILDING AND LOAN ASSOCIATION OF GLENDIVE, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year
ending December 31, 1923.

ASSETS

Real Estate loans with stock as collateral.....	\$201,850.00
Cash in First National Bank.....	7,569.75
	<u>\$209,419.75</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$ 91,353.60
Due shareholders acct. full paid stock, interest, etc.....	71,800.00
Bills payable and money borrowed.....	21,000.00
Interest	18,666.15
Contingent fund	6,600.00
	<u>\$209,419.75</u>

FINANCIAL STATEMENT OF THE GREAT FALLS BUILDING AND LOAN ASSOCIATION OF GREAT FALLS, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year
ending December 31, 1923.

ASSETS

Real estate loans with stock as collateral	\$211,856.85
Stock loans	1,156.43
Cash in office	4,467.98
Cash in bank	20,094.56
Real Estate	4,004.19
Furniture and fixtures	2,169.59
Insurance and taxes advanced	1,092.29
Bonds and warrants	2,787.10
	<u>\$247,628.99</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$157,461.70
Due shareholders acct. full paid stock, interest, etc.....	20,200.00
Bills payable and money borrowed, special deposits.....	61,501.68
Due borrowers	1,598.44
Contingent fund	2,050.00
Undivided profits or balance.....	4,817.17
	<u>\$247,628.99</u>

**FINANCIAL STATEMENT OF THE HARDIN BUILDING AND LOAN
ASSOCIATION, HARDIN, MONTANA.**

Showing the condition of the Association at the close of the Fiscal Year
ending October 31, 1923.

ASSETS

Real estate loans with stock as collateral	\$48,550.00
Stock loans	9,000.00
Real estate	419.19
Insurance and taxes advanced	192.64
Equipment fund	201.13
	<u>\$58,362.96</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.	\$20,470.41
Due shareholders acct. full paid stock, interest, etc.	36,300.00
Contingent fund	801.08
Undivided profits or balance	459.69
Cash overdrawn (red)	331.78
	<u>\$58,362.96</u>

**FINANCIAL STATEMENT OF THE MOUNTAIN STATES BUILDING AND
LOAN ASSOCIATION, GREAT FALLS, MONTANA.**

Showing the condition of the Association at the close of the Fiscal Year
ending March 31, 1924.

ASSETS

Real estate loans without stock collateral	\$2,490.00
Cash in Great Falls National Bank	577.60
Stanton Trust & Savings Bank	126.85
Expense account	529.80
	<u>\$3,724.25</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.	\$ 955.00
Due shareholders acct. full paid stock, interest, etc.	445.00
Interest	5.00
Due borrowers	1,444.00
D. A. Crichton & Co. fiscal agent	875.25
	<u>\$3,724.25</u>

**FINANCIAL STATEMENT OF THE HOME BUILDING AND LOAN
ASSOCIATION OF HELENA, MONTANA.**

Showing the condition of the Association at the close of the Fiscal Year
ending September 30, 1923.

ASSETS

Real estate loans with stock as collateral.....	\$182,625.00
Stock loans	150.00
Cash in office	838.13
Cash in bank	2,000.36
Real Estate	1,594.33
Dues, fines and prem. delinquent, undoubtedly good.....	146.60
	<hr/>
	\$187,354.42

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$ 95,113.26
Due shareholders acct. full paid stock, interest, etc.....	61,789.80
Bills payable and money borrowed.....	23,850.00
Contingent fund	6,500.00
Undivided profit or balance	101.36
	<hr/>
	\$187,354.42

**FINANCIAL STATEMENT OF THE AMERICAN BUILDING AND LOAN
ASSOCIATION OF HELENA, MONTANA.**

Showing the condition of the Association at the close of the Fiscal Year
ending December 31, 1923.

ASSETS

Real estate loans with stock as collateral.....	\$25,406.57
Cash in various banks.....	1,125.55
Furniture and fixtures	400.00
Fees due	277.20
Profit and loss account.....	188.32
Expenses, general	508.20
	<hr/>
	\$27,905.84

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$13,732.74
Due shareholders acct. full paid stock, interest, etc.....	8,845.96
Bills payable and money borrowed	4,537.00
Interest	446.14
Contingent fund	294.00
	<hr/>
	\$27,905.84

FINANCIAL STATEMENT OF THE KALISPELL BUILDING AND LOAN
ASSOCIATION OF KALISPELL, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year
ending October 31, 1923.

ASSETS

Real estate loans with stock as collateral	\$32,650.00
Cash in First National Bank	1,676.79
Real estate	3,759.96
Furniture and fixtures	189.30
Dues, interest, fines and prem. delinquent, undoubtedly good	454.49
	<u>\$38,730.54</u>

LIABILITIES

Due shareholders acct. installment stock	\$31,948.60
Bills payable and money borrowed	6,200.00
Contingent	581.94
	<u>\$38,730.54</u>

FINANCIAL STATEMENT OF THE STATE BUILDING AND LOAN ASSO-
CIATION OF MONTANA, LEWISTOWN, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year
ending June 30, 1924.

ASSETS

Real estate loans with stock as collateral	\$140,830.75
Stock loans	7,697.40
Cash in office	542.96
Cash in National Bank of Montana	7,668.50
Cash in Empire and State Bank	19,595.80
Furniture and fixtures	2,500.00
Bills receivable	296.93
Suspense account	407.39
	<u>\$170,538.77</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.	\$125,774.92
Due shareholders acct. full paid stock, interest, etc.	4,332.30
Bills payable and money borrowed	19,353.50
Contingent fund	1,938.00
Undivided Profits or balance	19,061.05
Safety deposit boxes—key deposits	79.00
	<u>\$170,538.77</u>

FINANCIAL STATEMENT OF THE MUTUAL BUILDING AND LOAN ASSOCIATION, LIVINGSTON, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year ending September 30, 1923:

ASSETS

Real estate loans with stock as collateral.....	\$17,500.00
Cash in bank	3,425.04
	<u>\$20,925.04</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$16,456.05
Due shareholders acct. full paid stock, interest, etc.....	1,600.00
Bills payable and money borrowed	1,000.00
Interest	320.00
Contingent fund	59.44
Undivided profits or balance.....	1,489.55
	<u>\$20,925.04</u>

FINANCIAL STATEMENT OF THE EMPIRE BUILDING AND LOAN ASSOCIATION, LIVINGSTON, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year ending May 31, 1924.

ASSETS

Real estate loans with stock as collateral.....	\$23,883.80
Stock loans	500.00
Cash in office	90.57
Cash in Merchants Bank	2,166.15
	<u>\$26,640.52</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$ 9,311.71
Due shareholders acct. prepaid stock, interest, etc.....	14,663.46
Interest	721.36
Class B Savings shares.....	249.99
Due office membership fees.....	1,694.00
	<u>\$26,640.52</u>

FINANCIAL STATEMENT OF THE CUSTER COUNTY BUILDING ASSOCIATION, MILES CITY, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year ending March 15, 1924.

ASSETS

Real estate loans with stock as collateral	\$743,000.00
Stock loans	2,435.00
Cash in office	897.76
Cash in First National Bank	4,961.23
Real estate	63,967.00
Dues, interest, fines and prem. delinquent, undoubtedly good.	23,239.06
Insurance and taxes advanced	12,690.80
Interest accrued on taxes and insurance advanced.	2,327.81
	<u>\$853,558.66</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.	\$673,691.50
Due shareholders acct. prepaid stock, interest, etc.	1,425.41
Unearned premiums	148,600.00
Contingent fund	29,841.75
	<u>\$853,558.66</u>

FINANCIAL STATEMENT OF THE MISSOULA BUILDING AND LOAN ASSOCIATION, MISSOULA, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year ending November 6, 1923.

ASSETS

Real estate loans with stock as collateral	\$498,735.00
Stock loans	7,045.00
Cash in bank	4,077.55
Furniture and fixtures	885.50
Insurance and taxes advanced	384.49
Incorporation fees	573.00
	<u>\$511,700.54</u>

LIABILITIES

Due shareholders acct. installment stock	\$271,926.38
Due shareholders acct. full paid stock, interest, etc.	10,342.62
Due shareholders acct. prepaid stock, interest, etc.	212,400.00
Bills payable and money borrowed	10,000.00
Contingent fund	3,055.49
Undivided profits or balance	984.05
	<u>\$511,700.54</u>

**FINANCIAL STATEMENT OF THE WESTERN MONTANA BUILDING
AND LOAN ASSOCIATION, MISSOULA, MONTANA.**

Showing the condition of the Association at the close of the Fiscal Year
ending June 30, 1924.

ASSETS

Real estate loans with stock as collateral.....	\$ 977,943.88
Stock loans	11,522.00
Cash in office	2,711.75
Cash in First National Bank of Missoula.....	3,689.14
Cash in Western Montana Bank of Missoula.....	14,568.95
Cash in Citizens State, Hamilton	128.32
Real estate sold under contract	483.27
Furniture and fixtures	1,079.45
	<u>\$1,012,126.76</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.....	\$ 369,017.81
Due shareholders acct. full paid stock	20,800.00
Due shareholders acct. prepaid stock, interest, etc.....	522,583.70
Money borrowed	11,706.39
Undivided profits or balance	998.88
Coupon notes	73,250.00
Coupon note interest reserve	2,004.66
Furniture and fixture reserve	260.00
Legal reserve	11,495.32
	<u>\$1,012,126.76</u>

**FINANCIAL STATEMENT OF THE NORTHWEST MUTUAL BUILDING
AND LOAN ASSOCIATION, MISSOULA, MONTANA.**

Showing the condition of the Association at the close of the Fiscal Year
ending July 28, 1923.

ASSETS

Real estate loans with stock as collateral.....	\$24,550.00
Stock loans	60.00
Cash in office	165.50
Cash in Misoula Trust & Savings	624.73
Furniture and fixtures	155.00
	<u>\$25,505.23</u>

LIABILITIES

Due shareholders acct. instalment stock, interest, etc.....	\$ 5,126.55
Due shareholders acct. full paid stock, interest, etc.....	17,200.00
Due shareholders acct. prepaid stock, interest, etc.....	275.00
Bills payable and money borrowed.....	2,500.00
Contingent fund	63.03
Undivided profits or balance	340.85
	<u>\$25,505.23</u>

FINANCIAL STATEMENT OF THE CARBON BUILDING AND LOAN ASSOCIATION, RED LODGE, MONTANA.

Showing the condition of the Association at the close of the Fiscal Year
ending November 15, 1923.

ASSETS

Real estate loans with stock as collateral.....	\$145,475.00
Cash in First National Bank, Bridger	344.00
Cash in Red Lodge State Bank	8,357.57
Real estate	3,092.80
Dues, interest, fines and prem. delinquent, undoubtedly good	8,878.50
Insurance and taxes advanced	1,084.28
	<u>\$167,232.15</u>

LIABILITIES

Due shareholders acct. installment stock, interest, etc.	\$ 89,566.93
Due shareholders acct. full paid stock, interest, etc.	65,350.00
Due shareholders acct. prepaid stock, interest, etc.	270.00
Contingent fund	7,615.82
Undivided profits or balance	4,429.40
	<u>\$167,232.15</u>

FINANCIAL STATEMENT OF THE BROADWATER COUNTY BUILDING AND LOAN ASSOCIATION, TOWNSEND, MONTANA

Showing the condition of the Association at the close of the Fiscal Year
ending November 30, 1923.

ASSETS

Real estate loans with stock as collateral.....	\$50,250.00
Stock loans	700.00
Cash in office	154.35
Cash in State bank	1,305.20
Real estate	4,772.82
Dues, interest, fines and prem. delinquent, undoubtedly good	3,721.02
Rents delinquent	85.00
Insurance and taxes advanced	22.50
Prepaid dues	10.00
	<u>\$61,002.89</u>

LIABILITIES

Due shareholders acct. installment stock, interest	\$23,806.38
Due shareholders acct. full paid stock, interest, etc.	24,800.00
Contingent fund	1,108.53
Undivided profits or balance	7,469.46
Insurance refd. by borrower	22.50
Prepaid dues	10.00
Delinquent dues, interest, etc.	3,721.02
Delinquent rent	65.00
	<u>\$61,002.89</u>

**FINANCIAL STATEMENT OF THE WESTERN LOAN AND BUILDING
COMPANY OF SALT LAKE CITY, UTAH.**

Showing the condition of the Association at the close of the Fiscal Year
ending December 31, 1923.

ASSETS

Real estate loans with stock as collateral	\$ 560,977.00
Real estate loans without stock collateral	11,438,595.00
Stock loans	272,769.22
Cash in office	21,076.43
Cash in bank	282,495.26
Real estate	12,000.00
Insurance and taxes advanced	20,173.06
Accounts receivable	19,157.06
Advances in foreclosure	58,014.28
	\$12,695,257.31

LIABILITIES

Due shareholders acct. installment stock, interest, etc.	\$ 7,017,423.43
Due shareholders acct. full paid stock, interest, etc.	750,000.00
Due shareholders acct. prepaid stock, interest, etc.	133,100.00
Interest	469,924.62
Undivided profits or balance	23,276.89
Extra or advanced payments on stock	409,711.61
Savings Stock "S"	1,021,797.53
Payments, R. E. loans	2,352,485.17
Payments, contract loans	151,991.66
Sundry accts. including Bldg. under construction	374,541.33
	\$12,695,257.31

PART III—COUNTIES

RECEIPTS—CLASSIFIED BY SOURCE.

Reports for Fiscal Year Ending June 30, 1924.

Counties—	GENERAL REVENUE						MISCELLANEOUS REVENUE			
	RECEIPTS FROM TAXES						FEES AND CHARGES			
	Current Taxes	Delinquent Taxes	Penalty	Publica- tion & Fees	Special Road Tax	Special Poor Tax	Clerk and Recorder	Sheriff	Clerk of Court	Treasurer
Beaverhead	\$ 182,134.80	\$ 5,783.10	\$ 419.38	\$ 57.00	\$ 240.00	\$ 248.00	\$ 2,587.90	\$ 417.00	\$ 1,730.50	\$ 40.00
Big Horn	84,517.66	10,977.76	993.40	128.50	312.00	308.00	2,742.40	681.00	1,894.50	
Blaine	101,187.44	30,653.09	1,933.85	233.20	208.00		4,347.40	1,168.40	3,302.00	
Broadwater	111,374.26	9,215.15	397.92	31.75	120.00	100.00	1,232.25	252.20	976.50	
Carbon	227,963.79	14,803.27	905.75	177.50	1,644.00	2,768.00	5,483.72	966.60	2,401.50	
Carter	76,980.62	13,892.73	867.16	212.00	2.00	2.00	1,862.65	307.60	1,113.40	
Cascade	437,635.88	34,139.39	3,469.13	420.00	460.00	1,658.00	12,056.49	3,351.38	10,279.00	
Chouteau	182,933.39	42,843.10	3,700.58	685.00	264.59	230.67	4,939.13	1,467.30	5,136.30	24.80
Custer	259,478.28	22,982.16	1,412.37	246.11	1,104.00	2,496.00	3,661.96	744.10	3,221.70	15.00
Daniels	68,255.62	27,213.69	1,699.68	201.50	98.00	94.00	3,439.85	668.60	1,607.70	
Dawson	249,069.09	37,148.18	2,229.14	256.50	444.00	2,006.00	3,301.65	729.50	1,929.44	
Deer Lodge	155,799.89	4,394.29	167.36	166.09	914.00	7,066.00	1,247.25	267.20	1,349.00	
Fallon	66,043.74	14,480.64	384.69	315.25	100.00	90.00	1,997.95	560.10	1,643.75	92.00
Fergus	274,953.69	89,735.18	6,157.36	1,262.00	550.00	1,000.00	10,046.25	3,441.80	7,790.12	
Flathead	321,694.37	10,209.13	1,332.11	271.75	2,298.00	5,672.30	4,118.19	734.50	3,678.13	
Gallatin	337,382.03	18,302.18	1,504.28	194.75	450.00	968.00	4,627.44	1,089.40	3,166.25	
Garfield	107,285.94	27,829.79	1,980.70	521.75	12.00	12.00	2,654.80	424.80	1,395.00	
Glacier	80,706.91	14,154.93	1,046.76	176.00	560.00	618.22	1,491.55	696.70	1,477.50	
Golden Valley	80,208.01	21,602.88	1,283.15	252.50	94.00	98.00	1,914.20	935.60	1,957.75	57.80
Granite	119,952.90	4,135.37	388.69	561.04	444.00	152.00	1,036.10	197.95	557.75	
Hill	138,436.44	58,792.71	3,140.46	1,298.24	1,268.00	136.00	4,637.05	2,290.60	5,413.75	6.00
Jefferson	157,188.54	7,411.60	244.63	1.00	392.00	496.00	1,829.14	305.50	850.50	18.00
Judith Basin	50,211.51	64,425.03	1,965.93	376.32	510.00	720.00	2,646.65	924.70	2,645.10	19.50
Lake	71,428.08	16,950.84	1,807.89	227.25	318.00	372.00	2,460.35	493.85	1,519.75	3.00
Lewis and Clark	302,979.19	7,627.02	678.11	426.35	412.00	1,090.00	3,210.10	1,451.30	4,332.85	
Liberty	57,592.61	26,973.12	1,125.92	342.73	46.00	46.00	1,686.15	740.80	1,522.50	9.00
Lincoln	176,077.80	5,234.84	524.92	63.75	2,390.00	3,208.00	2,324.75	220.20	1,275.80	
Madison	124,125.57	7,653.04	664.07	162.50	280.00	332.00	2,134.70	342.30	1,612.30	45.00
McCone	79,850.43	19,640.26	1,385.65	202.22			2,703.15	584.30	1,612.30	12.00
Meagher	94,403.36	6,792.88	662.32	69.50	116.00	134.00	1,214.28	324.50	634.50	3.00
Mineral	85,040.57	777.03	44.95	25.50	1,221.00	795.00	808.96	135.80	417.20	
Missoula	426,288.92	12,892.33	1,085.62	57.00	1,766.00	5,983.00	5,806.35	839.80	4,179.80	
Musselshell	146,746.80	37,721.31	2,701.25	636.74	1,661.00	1,715.00	3,026.45	1,649.00	3,239.85	
Park	181,967.09	15,716.42	1,256.98	167.90	1,352.00	3,939.00	3,441.74	1,034.30	2,486.00	
Phillips	1,911.38	190,048.52	2,960.41	9,642.45	160.00	318.00	4,515.25	867.50	3,074.00	
Pondera	73,518.43	17,779.07	1,440.97	836.75	66.00	82.00	3,159.24	991.60	2,323.55	20.00

SOURCES AND

LIABILITIES					
Land and Buildings	Bonds Outstanding	Reserve for U. & E. Tax	Reserve for Deprec.	Revenue Accum.	Total Liabilities
\$ 182,193.90	13,500.00	*2,346.89	147,621.29	404,103.01	579,823.25
32,986.25	399,000.00	1,769.33	114,222.27	95,932.78	671,212.16
86,157.85	518,000.00	2,834.25	77,277.68	344,216.75	971,867.94
72,554.00	227,859.28	295.93	61,369.93	136,191.18	427,362.28
80,281.12	573,477.68	11,133.65	123,017.99		746,931.60
45,396.53	183,599.83	272.33	36,386.74	47,549.64	281,644.77
413,367.82	1,604,000.00	14,130.11	178,940.67	994,987.28	2,869,212.32
72,801.60	1,061,000.00	7,806.89	107,047.79	225,082.18	1,415,929.97
352,307.53	615,000.00	1,654.60	117,790.77	615,005.52	1,372,396.98
28,027.42	340,000.00	2,150.17	24,948.59		448,292.01
148,227.85	716,000.00	5,327.45	233,265.25	647,428.17	1,613,003.73
129,606.97	128,000.00	2,460.31	43,913.81	410,525.87	615,562.21
33,831.71	661,000.00	3,961.52	50,480.26	100,051.53	822,016.83
462,868.16	2,232,000.00	999.44	336,393.94	1,398,174.26	4,423,445.10
253,574.91	756,500.00	24,705.19	296,736.33	143,433.05	1,366,180.20
262,231.03	660,000.00	1,741.16	173,991.82	554,311.99	1,477,768.40
12,620.03	234,500.00	1,803.82	56,977.88	191,783.30	500,832.36
6,773.00	289,000.00	3,120.49	19,137.40	76,249.96	394,136.97
34,379.81	545,000.00	3,165.56	30,217.70	*139,801.93	*507,452.83
104,826.42	310,000.00	1,857.81	60,242.86	204,071.49	604,112.22
208,610.18	846,000.00	40,777.01	132,893.61	564,236.31	1,588,901.65
174,519.76	106,570.00	28,249.07	54,530.84	304,468.25	511,163.74
3,100.00	350,000.00	1,000.00	28,376.56	296,590.99	691,669.13
		352.92		244,980.08	433,228.61
357,206.14	595,000.00	6,096.01	20,478.37	1,067,762.40	1,700,805.33
9,000.00	169,000.00	5,953.87	3,153.58	206,417.26	445,938.52
95,688.58	263,347.02	1,966.13	121,200.80	528,171.47	921,784.86
93,816.16	150,000.00	970.87	96,297.11	407,065.03	675,622.55
21,191.91	115,900.00	1,428.69	16,976.44	147,391.55	305,400.60
50,818.32	447,000.00	968.59	68,363.51	157,425.60	688,875.26
60,028.07	185,000.00	2,833.65	90,644.94	194,761.97	475,659.56
590,551.34	849,100.00	7,829.65	299,005.45	448,048.08	1,725,041.34
110,812.62	1,142,148.39	598.05	189,070.46	462,031.95	1,940,065.78
183,934.42	437,000.00	4,360.07	163,752.87	356,641.94	964,609.46
221,363.15	594,000.00	13,103.12	116,141.13	266,057.51	1,083,151.83
2,801.35	534,000.00	1,634.48	11,487.59		589,303.08
8,447.04	92,000.00	330.15	31,943.57	154,105.69	309,175.44
293,165.89	285,000.00	1,735.82	109,682.23	153,440.89	592,384.39
33,909.66	142,500.00	872.78	91,074.28	254,323.66	489,233.50
78,868.74	506,000.00	1,431.31	68,967.81	234,983.96	889,783.51
49,693.46	262,000.00	1,885.07	81,748.55	322,349.53	672,801.00
26,400.79	820,500.00	3,031.65	70,370.72	118,321.88	1,169,447.51
306,098.32	692,000.00	10,628.63	190,571.00	731,293.76	1,635,315.50
40,885.80	289,000.00	2,611.24	97,488.92	625,189.86	1,026,377.32
24,810.04	565,000.00	9,689.04	116,513.98	170,884.88	1,184,350.31
989,992.73	1,138,000.00	9,395.90	356,596.80	202,472.48	2,092,860.92
123,902.17	740,500.00	1,703.97	104,931.02	326,082.66	1,182,327.63
138,055.96	400,000.00	4,294.88	95,716.38	142,230.01	647,125.77
202,172.07	577,334.45	2,865.02	86,495.82	346,623.13	1,024,851.71
35,900.11	634,000.00	2,381.09	33,725.94	294,631.41	1,001,603.62
5,657.20	85,000.00	4,316.31	23,648.00	130,016.81	243,032.80
58,490.42	624,000.00	1,070.91	127,937.54	305,226.24	1,117,855.40
24,320.41	295,000.00	2,206.96	37,220.89	156,901.37	500,311.90
3,443.77	138,000.00	260.92	33,823.36	171,153.81	350,729.49
448,206.96	776,000.00		269,722.63	1,527,992.08	2,610,713.90
\$ 7,890,877.45	\$27,913,336.65	\$ 267,767.37	\$ 5,730,536.67	\$18,469,870.59	\$55,589,876.96

deducted.

SUMMARY OF RESOURCES AND LIABILITIES FOR FISCAL YEAR ENDING JUNE 30, 1924.

COUNTIES	RESOURCES										LIABILITIES																
	Cash	Debt Cash	Taxes Receivable	Livestock	Stores	Tools and Machinery	Land by Tax Deed	Seed Grain	Relief Loans	Other Assets	Due From Other Co's	Land and Buildings	Furniture and Fixtures	New Roads	Bridges	Fences	Projects Federal Aid	Other Fixed Assets	Revenue Acc. for Balance	Total Resources	Warrants Outstanding	Indebtedness	Mortgages	Due Counties	Land Outstanding	Reserve for Contingencies	Due to Other
Beaverhead	62,417.48	250.00	14,519.11	1,513.12		71,142.98						182,193.90	42,033.57	107,771.77	35,180.27					519,825.25	16,181.79	362.13		1,000.00	4,000.00	1,000.00	
Big Horn	131,140.88	200.00	11,422.75			132,763.63		1,748.77				134,512.40	28,901.50	181,911.97	28,901.50					598,000.00	3,754.11	98,000.00		1,000.00	1,000.00	1,000.00	
Blaine	106,779.47	200.00	3,251.84	6,114.11		116,145.42		76,124.11		11,019.79		86,177.81	18,277.07	127,006.90	127,018.91					28,176.68	970,787.91	2,269.71	6,976.11	1,000.00	1,000.00	1,000.00	
Broadwater	90,115.62	200.00	5,957.41			96,273.03						72,564.00	8,848.45	109,534.11	79,310.00						127,362.11	2,269.71	6,976.11		1,000.00	1,000.00	1,000.00
Butte	106,417.25	200.00	81,700.99			188,118.24						80,291.76	18,104.61	159,149.37	110,624.10				151,553.61	1,609.12	1,702.16		1,000.00	1,000.00	1,000.00		
Chouteau	154,250.78	200.00	12,304.28			166,755.06						143,201.78	17,291.77	260,493.55	181,842.80						3,177.11	11,101.11	1,702.16		1,000.00	1,000.00	1,000.00
Cascade	174,457.87	200.00	19,571.69	500.00		194,729.56						117,467.82	60,777.07	285,245.95	814,299.81						9,111.11	7,210.00			1,000.00	1,000.00	1,000.00
Chouteau	27,200.44	6,887.00	299,488.18		193.80	34,676.99	4,928.77	11,308.11	2,000,000.00	1,619.60	19,587.20	72,801.00	17,801.00	199,879.69	199,879.69	9,171.60					1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Custer	274,937.61	200.00	109,494.25	1,612.74		384,144.60						3,210,773.50	16,787.82	376,546.11	1,771,542.28						17,197.10	1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77	600.00		398,606.81		46,156.00				118,227.80	27,911.80	190,280.60	417,151.71	1,175.26	180,211.39				1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			326,852.68		49,103.28				25,027.80	27,911.80	28,911.80	28,911.80						1,415,029.97	3,111.79	6,901.00		1,000.00	1,000.00	1,000.00
Deer Lodge	100,299.41	200.00	126,353.77			3																					

Powder River	58,225.59	12,616.51	856.16	285.00	14.00	1,607.60	198.69	528.00	
Powell	157,544.06	5,083.97	437.81	51.50	298.00	1,591.30	287.25	1,479.00	
Prairie	79,678.29	7,954.13	654.17	172.00		1,565.35	284.40	959.50	9.00
Ravalli	175,954.56	20,708.61	1,250.18	137.07	430.00	2,343.70	510.90	1,534.50	
Richland	108,630.45	33,993.90	3,534.42	611.00	24.00	3,621.75	1,304.00	2,888.25	15.10
Roosevelt	178,995.93	18,960.71	1,488.99	338.00		3,126.60	850.16	2,282.30	
Rosebud	201,421.98	42,325.99	2,041.36	858.56	226.00	2,836.10	659.50	2,551.00	
Sanders	217,016.99	6,130.35	497.20	155.50	535.00	1,622.26	253.90	1,019.55	
Sheridan	84,339.75	83,962.18	8,073.55	363.00		4,191.05	1,039.20	2,833.00	
Silver Bow	771,799.26	16,162.61	639.30	536.00	17,532.10	6,004.45	1,111.10	11,400.15	
Stillwater	138,542.23	37,891.81	6,579.96	753.09	440.00	4,894.28	1,185.00	2,800.25	
Sweet Grass	109,886.71		23,753.46	134.50	29.00	2,090.70	302.90	1,098.00	.50
Teton	149,842.77	44,358.11	2,556.06	198.93	164.00	3,197.68	731.60	2,214.60	
Toole	91,256.84	29,251.84	1,240.36	4.50	268.00	6,849.47	2,153.60	4,175.10	
Treasure	39,899.27	7,526.67	502.63	195.50	62.00	758.30	189.60	564.00	
Valley	180,338.45	36,061.79	2,779.32	848.74	13,059.22	5,446.13	1,017.00	2,857.50	
Wheatland	84,938.76	16,144.19	1,631.50	84.50	706.00	1,873.50	841.50	1,978.15	6.00
Wilbax	51,534.91	11,507.38	668.53	316.21	30.00	1,217.60	329.30	773.30	6.00
Yellowstone	327,065.98	52,737.53		1,226.10	2,372.00	11,350.65	2,925.66	8,105.25	
TOTAL	\$8,906,237.81	\$1,430,410.46	\$113,138.74	\$28,176.03	\$ 58,465.91	\$ 186,584.85	\$ 48,564.63	\$ 144,745.74	\$ 401.70

Powder River	58,225.59	12,616.51	856.16	285.00	14.00	1,607.60	198.60	528.00	
Powell	157,514.06	5,683.97	437.81	51.50	298.00	1,591.30	287.25	1,479.00	
Prairie	79,678.29	7,954.13	654.17	172.00		1,565.35	284.10	953.50	9.00
Ravalli	175,954.56	20,708.64	1,250.18	137.07	430.00	2,342.70	510.90	1,534.50	
Richland	108,630.45	33,993.90	3,534.42	611.00	24.00	3,621.75	1,304.00	2,888.25	15.10
Roosevelt	178,995.93	18,960.71	1,488.99	338.00		3,126.60	850.16	2,282.30	
Rosebud	204,421.98	42,325.99	2,011.36	858.56	226.00	2,836.10	689.50	2,551.00	
Sanders	217,016.99	6,130.35	497.20	155.50	535.00	1,622.26	253.90	1,049.55	
Sheridan	84,339.75	83,962.18	8,073.55	363.00		1,191.05	1,039.20	2,833.00	
Silver Bow	771,799.26	16,162.61	639.30	536.00	17,532.10	6,004.45	1,111.10	11,400.15	
Stillwater	138,542.23	37,891.81	6,579.96	753.09	440.00	4,894.28	1,185.00	2,800.25	
Sweet Grass	109,886.71		23,753.46	134.50	29.00	2,090.70	362.90	1,098.00	.50
Teton	149,842.77	44,358.11	2,556.06	198.93	164.00	3,197.68	731.60	2,214.60	
Toole	91,256.84	29,251.84	1,240.36	4.50	268.00	6,849.47	2,153.00	4,475.40	
Treasure	39,899.27	7,526.67	502.63	195.50	62.00	758.30	189.60	564.00	
Valley	180,338.45	36,061.79	2,779.32	848.71	13,059.22	5,446.13	1,017.00	2,857.50	
Wheatland	84,938.76	16,114.19	1,631.50	84.50	706.00	1,873.50	841.50	1,978.15	6.00
Wilbux	54,534.91	11,507.38	668.53	316.21	30.00	1,217.60	329.36	773.50	6.00
Yellowstone	327,065.98	52,457.53		1,226.10	2,372.00	11,350.65	2,925.66	8,105.25	
TOTAL	\$8,906,237.81	\$1,430,410.46	\$113,138.74	\$28,176.03	\$58,465.91	\$186,584.85	\$48,564.63	\$144,745.74	\$401.70

Powder River	58,225.59	12,616.54	856.16	285.00	14.00	1,607.60	198.60	528.00	
Powell	157,544.06	5,083.97	427.81	51.50	298.00	1,591.30	287.25	1,479.00	
Prairie	79,678.29	7,954.43	654.17	172.00		1,565.35	284.40	953.50	9.00
Ravalli	175,934.56	20,708.64	1,250.18	137.07	430.00	2,343.70	549.90	1,534.50	
Richland	108,630.45	33,993.90	3,534.42	611.00	24.00	3,621.75	1,304.00	2,888.25	15.10
Roosevelt	178,495.93	18,960.71	1,488.99	338.00		3,126.60	850.16	2,282.30	
Rosebud	204,434.98	42,325.99	2,041.36	858.56	226.00	2,836.10	689.50	2,551.00	
Sanders	217,046.99	6,130.35	497.20	155.50	535.00	1,622.26	253.90	1,049.55	
Sheridan	84,339.75	83,962.18	8,073.55	363.00		4,191.05	1,039.29	2,833.00	
Silver Bow	774,799.26	46,162.64	639.30	536.00	17,532.10	6,004.45	1,111.10	11,400.15	
Stillwater	138,542.23	37,891.81	6,579.96	753.09	440.00	4,894.28	1,185.00	2,800.25	
Sweet Grass	109,886.74		23,753.46	134.50	29.00	2,090.70	362.90	1,098.00	.50
Teton	149,842.77	44,358.11	2,556.06	198.93	164.00	3,197.68	731.60	2,214.60	
Toole	91,256.84	29,251.84	1,240.36	4.50	268.00	6,849.47	2,153.00	4,475.40	
Treasure	39,899.27	7,526.67	502.63	195.50	62.00	758.30	189.60	561.00	
Valley	180,338.45	36,061.79	2,779.32	848.74	13,059.22	5,446.13	1,017.00	2,857.50	
Wheatland	84,938.76	16,144.19	1,631.50	84.50	748.00	1,873.50	844.50	1,978.15	6.00
Willbux	54,534.91	11,507.38	668.53	316.21	30.00	1,217.60	329.30	773.30	6.00
Yellowstone	327,065.98	52,737.53		1,226.10	2,372.00	11,350.65	2,925.66	8,105.25	
TOTAL	\$8,906,237.81	\$1,430,410.46	\$113,138.74	\$28,176.03	\$58,465.91	\$186,584.85	\$48,564.63	\$144,745.74	\$401.70

RECEIPTS CLASSIFIED BY SOURCE.

Counties—	MISCELLANEOUS REVENUE									
	LICENSES AND PERMITS							Fines, Forfeitures & Penalties	Gifts & Grants	All other County Revenue
	Justices	Other Fees	Cigarettes	Pool Billiards	Peddlers	Public Utilities	Misc.			
Beaverhead	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Big Horn		141.00	457.50	106.88	6.25	25.00	67.50	413.80	4,735.40	14,271.65
Blaine			137.50	125.64			8,110.04	167.00		
Broadwater			275.00	136.27			22.00	1,387.10	8.00	11.00
Carbon			137.50	13.10			34.50			79.44
Carter			245.64	24.37	6.25		124.00	1,053.20	3,378.64	31,456.15
Cascade	3,481.29		25.00	11.25			3,224.37	148.91	818.77	1,388.76
Chouteau	8.80	1.00	1,550.00	701.41	250.00		484.50	1,300.00	68,198.42	264.00
Custer	714.50		162.50	131.26			11,876.11	81.20	286.75	11,866.30
Daniels			337.50	254.33			34.00	2,629.07		16,445.78
Dawson		20.00	137.50	122.38			13.00	1,985.30		8,714.21
Deer Lodge			234.38	116.25	33.00		65.00	1,097.29		19,591.48
Fallon			289.37	170.62	13.50		129.50	1,367.42		23.50
Fergus			100.00	66.25			4.00	400.00	8,838.99	666.68
Flathead			575.00	318.82	6.25	20.00	160.50	645.28	36,725.41	61.95
Gallatin			450.00	326.31		135.50		3,892.79		
Garfield			596.88	248.77			209.50	1,057.30	7,479.55	38,885.55
Glacier	15.00		37.50	3.75				27.62	4,024.08	144.10
Golden Valley			195.00	84.37			71.00			6,785.64
Grainger			25.00	16.65			6.00	10.00	151.02	4,802.49
Hill			100.00	136.26			7.00	323.35	916.29	
Jefferson			532.50	46.91			136.50	4,852.00	11,778.40	179.70
Judith Basin			200.53	80.20			34.25	158.90	1,879.12	7,438.59
Lake			106.28	35.61	19.00			393.15	6,136.91	10.15
Lewis & Clark	686.90		225.00	110.74			5.00	357.49		3,902.65
Liberty			725.00	273.78		132.50	50.50		42,357.27	
Lincoln		164.15	25.00	20.57			3,664.55			69.25
Madison			280.00	198.90			57.83	537.88	6,553.52	14,171.60
McCone		3.00	115.00	46.91		25.00	38.00	1,571.75	16,240.72	18.50
Meagher			25.00	18.75			27.00	24.70		5,397.68
Mineral			75.00	78.75			13.00		5,980.10	917.32
Missoula		1,193.60	125.00	60.03			23.00	423.90	2,039.81	15,807.01
Musselshell			787.50	470.64			444.00			20,110.69
Park			287.50	138.73	6.25		214.51	1,342.70		85.10
Phillips		23,145.33	525.00	223.23			236.00	2,170.45	1,968.55	6,177.36
Pondera			163.50	148.20			3,753.11	599.25		145.95
Powder River	25.29		125.00	123.79			8,987.56	1,451.00	166.57	2,742.65
			56.25	5.61			25.00		3,070.92	

Powell						200.00	114.39							76.50	40.87	966.36	10,349.33
Prairie						63.14	31.90		2.00					6.50			5,277.17
Ravali			12.00			225.00	176.33							25.00	1,279.55	23,515.88	1,725.51
Richland		2.00			3.00	143.75	56.61			10,030.21				51.00			14,981.79
Roosevelt			131.00			225.00	127.50							186.00			91.80
Rosebud						112.50	33.75							901.61	679.63		70.18
Sanders						96.88	21.38							10.00	812.88		2,749.21
Sheridan						291.88	185.02							13,321.80	1,202.04		
Silver Bow		4,395.00		6.00		925.00	292.53							919.50	2,571.66	76,913.11	
Stillwater						112.50	35.62							62.00		383.63	27.37
Sweet Grass				12.50		78.20	62.90							11.00	669.85	1,244.22	7,165.07
Teton						150.00	159.45							7,290.99	15.00	342.26	2,321.91
Toole						212.50	31.89							245.25	4,417.50	13,738.51	
Treasure						12.50	20.63							10.00	76.57		2,755.98
Valley						337.50	236.21							92.75		1,019.31	4,542.91
Wheatland		20.00				156.25	116.25							9.00	15.00	7,609.56	5,745.86
Willbax						50.01	78.15							70.00			92.35
Yellowstone		1,218.50				1,052.50	383.39			175.00				703.50	3,765.15		
Total		\$ 10,547.28	\$ 21,835.58	\$ 14,931.94	\$ 7,393.79	\$	\$	\$	342.50	\$ 10,513.21	\$ 66,374.73	\$ 47,518.50	\$ 358,688.02	\$ 291,547.84			

[illegible]

RECEIPTS CLASSIFIED BY SOURCE.

Counties--	COLLECTIONS AND COMMERCIAL REVENUE				REFUNDS INCOMING			RECEIPTS FROM COUNTY INDEBTEDNESS		
	County Supt.	Co. High School	County, State and Other Fairs	Unclassified	Reduction of Expenses	Reduction of Capital Outlay	Refunds of Int. and Princ. Bds	Bonds	Other Debt	Investments
Beaverhead			285.44		354.33					
Big Horn					1,652.04			\$ 20,000.00		
Blaine				10.00	3,395.04					
Broadwater		183.97			9.50					
Carbon					313.33					
Carter					21,308.55					
Cascade					281.19					
Chouteau				2,995.20	5,007.49			171,000.00	13,799.80	
Custer				1,223.98	57.88					
Daniels				3,512.98	23.23				11,513.69	
Dawson		104.05		1,059.60						
Deer Lodge					225.49					
Fallon					4,434.03					
Fergus	87,363.29	4,723.79	12,900.61					360,081.50	38,158.77	
Flathead		8,935.21	3,664.60	1,265.67	27,205.07					
Gallatin				2,463.81	202.40					
Garfield					585.70					2,584.33
Glacier					271.35			40,000.00	218.75	
Golden Valley										
Granite	1.12	423.48							22,413.61	
Hill				1,838.34	224.98					
Jefferson					1,311.09					
Judith Basin					1,436.58		123.76		361.92	15,729.24
Lake					1,366.65					
Lewis and Clark				1,135.19	1,178.76					
Liberty					796.40		152.00			
Lincoln					3,031.16					
Madison					23,701.20					
McCone					410.35	35.00				4,914.27
Meagher										
Mineral					44.13					
Missoula		1,569.72		54,122.54	8,584.65					
Musselshell				975.35	5,075.08				2,106.45	17,137.54
Park		268.69			2,233.60					
Phillips					.40					
Pondera					983.38			20,594.71	1,163.56	191.06
Powder River				209.14	361.64			15,000.00		

RECEIPTS—CLASSIFIED BY SOURCE.

Counties—	NOMINAL RECEIPTS			OFFSETS TO OUTLAY							
	Transfers	Petty Cash	Undistrib Pers. Tax	Co. Bldgs Fur. & Fixtures	Highways	Bridges	Tools & Machinery	Poor Farm Fur. & Fix.	Co. High School Fur. & Fix.	Stores Sold	Misc.
Beaverhead	\$ 83,077.85	\$	\$ 1,374.33	\$	\$	\$	\$	\$	\$	\$	\$
Big Horn	80,808.15		15,202.27							64.53	
Blaine	98,833.60		7,481.62			85.00		100.00			4,699.83
Broadwater	32,120.15		2,498.16								
Carbon	222,361.66		1,937.91								
Carter	23,807.50		4,638.20								
Cascade	458,172.53		116,054.28								5,597.03
Chouteau	104,754.92		19,291.99								12,866.32
Custer	76,631.85		18,823.13		610.78					1.00	25.00
Daniels	40,234.79		5,925.92								
Dawson	346,072.65	200.00	9,578.34								
Deer Lodge	108,627.60								270.00		
Fallon	65,713.55		23.23		386.00						
Fergus	269,521.86		6,103.39						434.00	6,457.18	90.00
Flathead	79,998.71		22,016.87								
Gallatin	178,246.16		9,139.50	52.78			50.00				
Garfield	95,003.60		4,525.66	35.00		30.10					
Glacier	60,055.53		5,218.09	30.49						81.86	1,606.12
Golden Valley	206,267.06		2,680.01								
Granite	50,155.23		1,667.87								
Hill	82,331.57	800.00	4,839.36								
Jefferson	45,227.44	200.00	3,213.97								
Judith Basin	83,164.38		6,657.53								
Lake	23,526.80		203.10	50.00							
Lewis & Clark	248,914.36		21,749.42			5.00	123.01	1,250.50			
Liberty	1,499.01		2,045.31								—4.40
Lincoln	82,978.00		6,215.35								1,514.17
Madison	186,245.86		7,557.36								1,031.51
McCone	46,758.49		1.57								
Meagher	65,186.39		55.72		30.00						
Mineral	8,662.87		110.53								
Missoula	119,275.08	74.39									51.25
Musselshell	43,637.30		6,914.25								
Park	154,258.23		349.05	200.00			85.00				
Phillips	87,932.83		8,839.91								
Pondera	76,727.87		5,422.31		200.00					20.30	5,527.60
Powder River	53,101.79		257.90								
Powell	69,996.42		289.45			4.50	1,800.00				
Prairie	22,549.08		2,207.45								

RECEIPTS CLASSIFIED BY SOURCE.

TRUST AND AGENCY

Counties—	State	Cities	High & Gen. School	Dist. Schools	Inrig. Dist.	Estates	Redemption	Dist. Court Dep.	Protested Taxes	Misc.	TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Beaverhead	39,340.92	28,869.57	62,298.56	116,413.83	9,074.15	16,112.53	449.52	2,952.09	46.41		579,265.57
Big Horn	29,708.48	52,548.00	67,867.02	204,524.59		362.00	1,495.71		5,302.90	131,724.21	726,504.54
Blaine	37,609.16	30,284.44	74,772.36	76,382.66	78,473.41		2,500.84	569.80	5,650.67		588,367.12
Broadwater	18,817.07	10,582.24	23,751.51	36,741.57	84,072.86	538.03	312.33	505.35	5,352.14		349,793.00
Carbon	36,143.22	47,420.73	107,753.58	163,800.97	324,312.79	2,443.45	1,988.02	40.35	34,453.74		1,239,894.12
Carter	13,296.34	1,488.98	16,624.48	43,580.28			457.75	376.09	23.56		208,848.52
Cascade	155,078.82	286,899.47	182,875.35	519,951.13	4,200.00	3,836.20	1,957.23	1,801.50	49,598.75	2,618.22	2,419,732.20
Chouteau	43,877.57	15,512.16	109,914.80	238,186.79		3,128.19	3,596.21	219.32	52,502.25	20,055.21	1,089,318.22
Custer	34,346.83	76,907.12	45,963.07	128,833.59	29,786.41		1,797.78		47,943.28	22,359.33	815,912.66
Danics	21,342.22	23,858.30	25,353.17	142,828.15			6,254.95		1,966.81	.04	396,535.68
Dawson	32,520.84	47,642.27	57,566.39	163,815.00	3,334.37	1,420.28	7,899.17		22,308.60		980,050.11
Deer Lodge	46,467.24		84,154.41	116,416.02		20,094.04	29.54			236.29	572,260.40
Fallon	17,134.67	19,537.30	31,816.33	89,482.58			527.60	84.45		14,390.95	351,389.33
Fergus	99,165.40	84,311.98	273,366.36	315,763.26		793.19	12,200.86	5,803.89	41,893.05	6,432.46	2,115,305.87
Flathead	53,505.66	109,818.21	72,783.36	265,252.35	10,027.89	236.53	7,608.07	3,017.20	15,177.82	1,825.05	1,065,179.20
Gallatin	69,851.62	159,038.84	115,640.07	208,025.40	5,439.85	5,615.18	1,202.36	12.50	7,684.23		1,216,065.70
Garfield	20,537.62	419.03	26,358.24	87,384.31		1,017.51	703.34		94.78	3,838.86	394,871.92
Glacier	18,657.90	31,978.71	31,312.96	153,631.95	2,246.74				8,885.47		471,425.54
Golden Valley	27,178.19	5,383.72	40,246.61	91,004.72	4,176.14				12,543.97	2,988.15	512,301.34
Granite	18,448.63	9,529.72	29,153.33	81,959.73		3,393.46					335,909.43
Hill	42,838.16	50,554.65	80,703.31	190,917.63			424.03	1,725.00			781,124.50
Jefferson	26,139.49	8,602.53	41,687.59	70,132.63	811.37		31,497.68	511.55	5,616.16		404,376.92
Judith Basin	38,288.90	4,401.18	71,647.21	129,928.66		815.62	54.44	2,494.03	20,516.53	313.01	505,083.92
Lake	18,078.70	25,707.87	23,441.60	136,002.67		182.03	4,095.09	800.00	7,127.68	792.28	336,378.82
Lewis & Clark	78,891.76	148,575.84	148,575.84	391,262.48	22.00	9,052.45	842.51	11,506.02	30,501.63	617.63	1,321,112.59
Liberty	14,610.93	3,624.99	24,161.00	84,795.23			6,452.85				239,555.38
Lincoln	31,008.23	36,171.34	58,975.21	174,684.35	18,694.52	1,116.85	246.88	510.60	1,644.28	66.53	631,725.00
Madison	28,907.60	9,397.06	67,851.04	83,283.09		2,885.95	270.43	2,976.05	15,726.45	404.95	592,255.84
McCone	19,202.97		44,385.75	55,694.68		254.92	1,575.08	800.00	198.03	1,763.74	295,822.26
Meagher	20,941.77	8,926.83	44,328.77	35,896.19					4,325.31	1,773.00	297,127.31
Mineral	18,160.05	1,689.11	41,448.21	72,715.64		1,361.98	167.35	450.00	4,535.64	340.09	259,937.68
Missoula	72,544.97	33.75	94,680.86	239,595.42	7,554.47	3,526.24	2,020.93	11,216.19	11,229.97	137.50	1,102,266.75
Musselshell	34,893.48	60,219.73	47,837.45	179,199.20		154.12	2,039.04	13,082.17	22,918.77	280.00	665,175.15
Park	47,245.32	151,400.48	79,377.95	103,235.79	1,449.00	1,770.94	1,023.54	4,828.12	10,521.76		808,779.95
Phillips	30,387.39	21,711.33	49,028.59	125,892.13			2,772.94	2,426.86	2,336.79		581,002.31
Pondera	27,177.42	21,563.35	29,156.65	129,433.48		452.07	1,777.76		1,956.57	700.20	421,894.14
Powder River	12,755.92		30,009.17	37,109.15					1,009.58		234,963.14
Powell	35,440.94	53,247.43	44,602.96	63,560.03		119.42	1,825.58		650.00	1,134.85	459,010.56
Prairie	24,104.93	10,242.43	42,819.75	64,849.03	1,081.15		686.96		35,238.52		301,006.54

Ravalli	29,511.12	21,143.78	71,975.79	125,831.15	596,553.80	1,048,962	4,320.11	8,447.42	1,743.57	1,231,804.56
Richland	25,654.30	16,670.69	63,374.52	110,263.13	16,615.44	802.57	11,378.41	4,484.35	205.39	524,611.68
Roosevelt	18,186.43	52,964.31	47,419.27	265,230.85	.....	2.18	581.05	9,271.46	8,909.25	797,792.95
Rosebud	40,072.55	38,914.42	90,610.88	153,933.96	45,778.50	.....	1,203.19	.....	11,093.13	828,124.01
Sanders	32,629.92	5,258.55	63,836.67	139,311.38	.....	133.18	1,502.66	2,807.01	250.00	602,003.81
Sheridan	22,340.86	18,320.48	61,716.65	221,917.69	.....	.....	6,913.33	1,961.70	20,203.59	662,776.36
Silver Bow	151,762.87	4,430.52	293,410.17	525,671.08	.....	.....	569.07	593.12	94,780.00	2,871,616.60
Stillwater	33,104.89	17,009.10	68,861.64	101,915.09	3,018.80	.....	996.16	7,689.21	25,932.83	598,987.65
Sweet Grass	27,576.51	19,304.86	30,914.37	57,467.83	662.87	.....	115.19	11,635.21	181.90	387,893.24
Teton	28,511.43	14,493.18	36,819.39	104,815.45	.....	.....	2,180.70	7,510.90	36,629.37	587,737.07
Toole	29,045.20	14,730.31	62,658.01	77,909.56	27,077.56	905.72	3,199.96	7,606.73	.....	516,503.88
Treasure	9,672.92	7,905.43	18,382.01	35,204.46	22,302.84	.....	.....	330.31	833.10	173,378.10
Valley	31,321.33	4,872.73	63,051.92	171,112.38	.....	43.72	.....	2,616.59	4,278.20	738,677.55
Wheatland	12,219.78	29,010.69	62,724.36	88,823.56	8,681.84	1,016.28	1,465.58	9,055.75	.....	478,502.31
Wilboux	12,378.90	6,951.60	.....	64,690.42	.....	.....	2,623.93	1,469.10	175.00	186,356.89
Yellowstone	107,302.50	429,636.06	196,558.09	386,411.29	148,144.61	.....	8,098.29	12,119.96	162,435.12	2,228,716.55
Total	\$2,099,068.51	\$2,208,111.56	\$3,779,138.21	\$8,182,253.03	\$1,453,622.88	\$ 81,585.79	\$164,786.27	\$593,660.23	\$585,753.00	10,110,039.55

PAYMENTS CLASSIFIED BY PURPOSE.

Counties—	REFUNDS		EXPENSES—GENERAL GOVERNMENT.							
	Tax Roll Refunds	Other Refunds	County Commissioners	Clerk and Recorder	Treasurer	Auditor	State Examiners Fee	Assessor	Surveyor	District Court
Beaverhead	\$ 9.06	\$ 41.50	\$ 3,105.70	\$ 6,549.00	\$ 5,070.19	%	%	\$ 4,040.81	% 43.80	\$ 10,952.12
Big Horn	360.05	13.23	2,613.80	6,185.38	4,456.18			5,956.32	727.55	8,330.58
Blaine	306.23	41.79	1,692.22	6,468.33	6,133.60			5,932.16	1,902.83	6,045.22
Broadwater	158.82	22.00	1,411.95	4,559.53	3,123.18			2,953.18	113.35	5,774.47
Carbon	104.68	175.09	1,759.60	9,837.51	6,237.13			5,761.70	1,736.42	13,986.34
Carter	41.53		2,033.14	3,802.91	3,259.98			3,205.85	96.50	3,987.47
Cascade	132.97	2,346.85	7,484.68	14,785.12	15,224.30			18,448.22	5,534.87	35,802.24
Chouteau	4,191.18	154.99	2,923.86	10,048.14	10,101.56			6,880.62	1,861.35	14,914.93
Custer	686.37	1,932.88	3,728.40	7,602.90	9,570.25			7,698.23	78.82	15,388.15
Daniels	203.63	38.18	2,212.05	6,607.38	4,846.81			4,978.76	1,922.36	14,470.79
Dawson	113.79	181.00	1,788.03	8,346.71	8,518.42			7,501.51	2,376.74	7,352.80
Deer Lodge	8.88	606.00	2,607.03	7,229.20	6,123.63		1,809.95	4,632.34	601.25	8,663.30
Fallon	219.34	226.45	2,110.53	4,126.68	4,799.72			4,203.21	736.77	5,106.40
Fergus	3,097.12	88.00	9,811.96	19,001.68	23,173.26			19,914.45	2,092.16	34,977.35
Flathead	124.65	148.54	4,197.14	11,132.03	8,934.52			7,628.39	2,790.78	12,883.25
Gallatin	28,340.29	43.00	7,005.61	12,611.10	9,111.33			7,519.01	754.11	17,333.14
Garfield	126.42		3,094.04	6,594.17	5,915.12			4,158.13		6,336.07
Glacier	75.04	55.70	2,172.31	5,438.33	5,747.56			3,702.87	2,048.23	4,977.61
Golden Valley	275.72		2,009.96	4,500.01	5,392.25			3,097.94	550.24	6,423.26
Granite	9.24	24.00	2,370.64	4,871.62	3,941.41			2,714.73	25.27	5,605.60
Hill	679.33	100.00	2,586.71	11,892.18	13,421.34			9,723.53	2,458.07	16,382.89
Jefferson	37.75	57.75	1,900.93	5,164.92	3,753.61			2,986.13	609.68	9,758.08
Judith Basin	18.37	116.32	3,296.35	8,916.32	6,645.68			6,098.67	1,323.97	10,865.99
Lake	117.08		4,503.98	9,091.26	5,463.07			4,518.72	845.30	8,107.65
Lewis & Clark	2,383.31	275.00	6,953.67	13,869.28	11,588.73		4,378.10	9,808.35	1,108.58	26,934.52
Liberty	73.53	259.96	2,502.39	4,920.11	5,760.25			2,912.53	2,675.93	2,956.30
Lincoln	32.43	155.50	2,359.63	6,385.25	4,921.46			5,382.31	225.37	3,780.07
Madison	56.39	41.50	1,668.70	7,414.01	4,129.60			3,835.81	112.78	11,039.37
McCone	24.85		2,432.07	5,856.03	5,694.33			4,892.60	90.56	6,421.61
Meagher	101.85	24.00	2,551.26	4,542.41	4,481.15			3,478.26	143.38	4,736.65
Mineral		110.00	2,494.90	3,751.25	3,369.90			2,615.08	5.39	5,051.96
Missoula	160.64	392.00	5,675.27	11,091.94	8,959.37		3,806.60	11,215.81	598.62	29,600.66
Musselshell	456.51	162.00	2,533.63	6,455.96	7,428.30			5,671.46	115.17	17,619.34
Park	55.12	40.00	1,960.25	7,174.84	6,834.90			5,548.38	101.33	10,152.21
Phillips	151.12	215.09	2,921.89	6,978.11	9,424.42		1,819.31	6,076.68	3,230.90	8,058.54
Pondera	583.43	17.00	2,725.83	6,169.74	7,517.84			4,721.23	1,226.93	7,142.90
Powder River	30.05		1,867.48	4,790.12	4,365.53			3,090.37	67.45	2,531.56
Powell	9.02	100.00	1,621.95	5,716.18	3,776.12			4,020.66		11,058.78
Prairie	48.07	9.00	1,514.70	4,900.30	3,602.31			3,467.03	415.72	2,689.34

Ravalli	549.98	4.00	2,217.55	4,766.92	4,502.83	225.00	5,830.92	6.85	13,501.42
Richland	2,902.62	30.00	2,255.61	7,811.15	9,495.54	225.00	6,214.41	2,823.06	8,646.25
Roosevelt	752.03	245.16	2,753.69	7,137.28	8,406.57	225.00	5,804.61	1,608.31	11,731.59
Rosebud	94.61	178.00	3,463.67	9,501.61	9,889.31	250.00	6,805.40	67.76	10,561.59
Sanders	181.62	28.03	2,505.89	5,700.46	4,834.51	250.00	3,509.91	1,463.57	8,663.52
Sheridan	814.05	26.38	1,673.61	13,539.27	9,367.51	894.19	5,435.61	1,796.92	7,117.65
Silver Bow	2,037.71	711.00	8,781.12	26,334.63	23,898.28	660.00	17,636.53	3,228.95	79,603.23
Stillwater	10.00	57.59	2,313.13	6,520.72	5,693.47	225.00	3,915.22	1,030.31	6,782.95
Sweet Grass	13.69	2.00	1,576.70	5,994.74	3,523.87	225.00	3,186.42	1,024.31	7,666.91
Teton	329.89	122.40	2,183.54	8,834.62	6,491.11	225.00	4,746.19	3,171.71	5,701.31
Toole	192.20	5.65	2,367.99	9,553.60	8,536.78	175.00	7,298.72	1,397.57	14,197.23
Treasure	19.54	126.60	873.20	3,786.38	3,339.52	250.00	2,582.89	23.59	2,507.33
Valley	374.60	294.85	4,831.43	8,510.57	10,172.57	250.00	3,013.19	3,429.57	9,071.92
Wheatland	44.11	25.00	1,745.91	6,261.91	5,579.83	175.00	3,900.61	.60	8,681.43
Willbux	25.00	158.63	1,338.30	3,736.20	2,292.43	450.00	2,530.30		2,911.09
Yellowstone	48.84		8,604.82	12,706.76	19,119.58		14,713.03	2,136.59	23,487.58
Totals	\$ 52,024.35	\$ 10,202.61	\$ 169,113.38	\$ 436,125.79	\$ 406,262.72	\$ 14,781.52	\$ 331,069.00	\$ 61,527.99	\$ 654,784.56

PAYMENTS CLASSIFIED BY PURPOSE.

Counties—	EXPENSES—GENERAL GOVERNMENTAL							HEALTH CONSERVATION AND SANITATION			
	Sheriff	County Attorney	Justice Court	Coroner	County Bldgs.	Elections	Weights and Measures	Land Classification	Board of Health		County Hospital
									Health		
Beaverhead	\$ 9,221.53	2,590.68	799.55	253.47	\$ 5,421.60	\$ 2,629.51	\$ 1.75		\$ 2,442.51	\$	
Big Horn	7,559.07	2,595.08	393.50		5,044.27	1,462.75			1,160.54		
Blaine	7,485.71	3,292.98	453.45	104.54	3,602.17	1,333.78		1,682.70	828.20		
Broadwater	4,392.82	2,905.37	169.70	55.00	2,550.08	1,129.71	30.38		658.85		
Carbon	9,245.72	2,602.65	826.77	149.55	6,361.20	535.48			1,885.17		
Carter	5,734.36	1,797.36	248.90	258.20	2,356.36	1,322.62		1,619.84	542.91		
Cascade	30,357.00	14,198.12	6,744.96	2,179.39	12,168.37	5,320.56		674.53	9,372.59		
Chouteau	10,072.61	2,857.18	428.20	179.30	4,361.96	3,517.71	5.00	123.59	1,375.06		
Custer	14,044.12	6,964.31	3,191.75	199.89	8,263.51	10,917.55			2,463.44		
Daniels	6,984.13	2,765.58	464.40	20.35	5,664.83	4,868.66		48.95	154.57	5,358.70	
Dawson	10,208.97	2,918.87	309.53	68.80	5,163.52	4,858.66		48.95	154.57	5,358.70	
Deer Lodge	10,964.72	2,103.86	1,193.05	299.60	16,259.96	3,880.91			2,433.50		
Fallon	4,226.13	3,338.39	335.00	234.90	3,549.31	770.21			808.45		
Fergus	22,403.96	15,680.46	2,968.15	520.24	10,333.57	6,498.01	45.97	15.99	5,945.29		
Flathead	12,976.92	3,064.69	1,833.12	277.49	6,963.53	3,152.55	123.25	55.55	2,973.22		
Gallatin	15,049.78	4,631.69	886.62	580.69	5,818.51	2,514.09	1,241.39		1,970.65		
Garfield	5,460.64	3,894.87	302.00	46.95	2,997.72	2,370.57			326.75		
Glacier	9,595.49	1,121.51	603.40	204.50	5,400.82	1,227.53		290.00	1,084.88		
Golden Valley	5,219.35	2,069.63	215.15	20.90	3,399.81	1,116.46			822.60		
Granite	6,482.92	1,466.20	256.40	226.65	3,505.76	1,668.99		48.00	375.85		
Hill	7,990.82	5,537.93	316.03	225.66	8,971.08	1,684.44			3,273.66		
Jefferson	9,681.57	3,032.61	148.50	345.55	3,040.38	2,605.10			41.30		
Judith Basin	9,104.01	2,876.10	522.65	45.80	3,255.66	2,572.67			1.50		
Lake	8,233.67	1,731.85	522.10	211.57	4,382.30	2,725.29			599.15		
Lewis & Clark	14,962.46	8,236.05	4,273.90	420.75	10,599.05	4,435.66			2,456.67	16,754.76	
Liberty	4,732.56	1,421.40	50.00	83.55	6,027.70	1,632.46			534.45		
Lincoln	5,352.33	1,654.85	386.70	357.67	2,351.19	2,009.63			1,181.45		
Madison	5,869.38	3,425.09	778.00	130.00	2,397.61	1,755.13	2.22		1,756.40		
McCone	6,785.65	2,606.27	500.70	27.00	3,282.11	2,165.86		31.20	3,750.25	99.27	
Meagher	6,587.26	2,247.09	234.86	182.50	4,325.04	1,161.97			927.46		
Mineral	5,326.97	2,011.46	631.70	157.50	3,326.08	658.54			1,676.03		
Missoula	14,669.26	7,339.18	5,106.82	300.55	7,866.23	4,850.68	17.25		8,766.01	3,379.49	
Musselshell	8,233.56	6,519.31	271.55	333.57	5,194.49	2,110.44			1,405.17		
Park	8,582.86	1,970.46	615.93	195.31	7,447.42	1,983.68			1,796.83		
Phillips	9,560.45	3,549.58	922.73	822.40	9,721.83	3,110.07			3,144.45		
Pondera	7,685.43	3,366.62	320.10	62.23	5,826.39	1,556.64			539.69		
Powder River	5,141.18	1,004.63	87.90	28.90	1,720.53	1,415.22			644.72		

Powell	6,586.75	1,849.30	339.29	132.07	5,164.49	1,722.67		2,463.16	305.60	
Prairie	5,817.54	2,070.21	79.80	15.20	3,551.02	1,140.16	11.25		655.10	44.00
Ravalli	7,619.25	1,131.78	577.60	126.14	4,790.80	1,138.57	321.48		574.60	
Richland	9,061.78	3,083.25	503.56	236.45	4,514.24	1,612.03			831.23	
Roosevelt	7,739.98	3,397.66	454.20	26.00	9,078.56	3,783.55		19.63	1,826.04	
Rosebud	12,465.99	2,893.81	529.83	77.80	6,108.67	2,201.06			1,655.74	1,987.15
Sanders	7,262.09	1,613.45	489.98	467.87	2,882.04	1,472.71	123.75	8,372.89	77.20	
Sheridan	10,031.77	10,272.23	572.55	163.80	6,816.41	2,017.68	201.11		2,215.25	
Silver Bow	33,988.25	17,151.70	21,281.57	10,361.30	34,785.85	39,671.16			27,103.36	2,301.72
Stillwater	7,944.10	1,617.84	486.45	80.20	2,634.72	1,646.31			109.85	
Sweet Grass	6,247.32	1,535.52	196.92	299.80	3,635.81	1,387.64		35.80	718.65	
Teton	7,014.48	1,767.33	531.50	17.00	6,508.59	1,253.48			636.29	
Toole	15,801.36	5,825.01	884.85	424.10	4,978.86	1,980.07			1,092.90	
Treasure	4,050.15	948.45		35.70	3,329.20	290.51			503.47	
Valley	9,799.40	5,614.41	1,062.11	394.45	8,937.39	2,491.45	50.50	963.41	1,382.66	6,441.42
Wheatland	6,561.21	2,270.16	351.92		7,139.95	888.00			1,050.21	
Wibaux	4,032.74	1,350.00	41.30		2,863.83	1,091.71			115.79	
Yellowstone	16,485.11	6,646.95	3,766.62	263.75	10,229.70	5,241.28		1,080.52	1,594.91	2,783.11
Totals	\$ 524,709.85	\$ 209,432.02	\$ 70,494.26	\$ 22,939.55	\$ 336,742.48	\$ 167,337.15	\$ 3,279.65	\$ 17,525.82	\$ 112,635.29	\$ 40,557.79

PAYMENTS CLASSIFIED BY PURPOSE.

Counties—	EXPENSES OF HIGHWAYS BRIDGES AND FERRIES					EXPENSES: CHARITIES AND CORRECTIONS.				
	Highways	Bridges	Ferries	Miscel.	County Poor Farm	Care Poor Contract	Outside Poor	Care Poor Outside Inst.	County Physician	Care of Insane
Reaverhead	50,599.73	12,445.52			7,324.21		4,642.84		1,115.00	
Big Horn	16,679.70	11,791.41				2,142.28	1,334.14		414.00	138.51
Blaine	32,725.92	8,496.80			2,766.34	357.00	3,443.02		594.20	424.52
Broadwater	18,901.74	3,941.13			3,326.24		5,339.63	164.00	751.70	168.39
Carbon	63,458.59	13,071.81			5,503.20		18,080.65			410.90
Carter	9,328.29	2,413.88				545.63	1,200.07		495.50	108.22
Cascade	96,503.76	14,737.99			5,620.04		23,544.39	11,476.50	1,725.89	1,373.18
Chouteau	16,464.25	6,705.40	3,475.94			44,583.81	5,255.27		1,433.35	417.95
Custer	48,292.22	8,312.42			4,932.44		5,078.50	945.45	1,008.69	1,036.21
Daniels	8,154.39	263.60				167.01	1,376.50		859.00	
Dawson	42,649.15	16,202.13	654.40			2,175.24	8,268.60		1,506.59	140.59
Deer Lodge	20,844.43	4,554.77			5,825.20		10,687.32		1,548.75	190.00
Fallon	20,677.58	1,316.54					3,072.75		571.00	5.00
Fergus	63,605.66	11,569.82			11,892.24	131.75	12,094.56	252.37	2,269.56	453.47
Flathead	80,587.45	12,069.18	3,476.59		2,567.07	5,954.10	10,872.32		788.80	349.07
Galatin	159,760.64	27,840.06			3,817.88		11,478.72	2,056.83	6.00	17.87
Garfield	12,241.99	178.64				674.33	2,224.79	965.35	952.10	339.19
Glacier	8,376.68	228.15				1,720.85	550.11		550.00	118.51
Golden Valley	18,815.12	9,404.83					2,117.48		600.00	
Granite	18,685.22	2,844.36			530.10	3,076.20	2,497.85		720.00	83.60
Hill	19,190.76	4,509.26			4,481.69		8,764.54	215.75	1,480.65	79.00
Jefferson	23,269.50	6,443.55			1,738.60	3,849.99	2,962.03		1,224.60	204.15
Judith Basin	28,858.61	5,373.06					3,509.51	436.75	20.07	419.12
Lake	28,146.37	5,607.22					3,701.71	1,197.79	215.50	228.90
Lewis & Clark	54,222.53	3,732.88			855.20		31,547.90	60.00	10.00	903.62
Liberty	8,022.24	1,230.78		339.48		1,403.50	722.00		1,624.40	
Lincoln	44,314.25	13,321.85	3,072.66				7,437.70	3,187.10	18.50	67.19
Madison	85,980.47	12,356.48			8,877.12		1,319.88		645.00	234.75
McCone	30,564.69	2,415.99				2,112.76			600.00	370.43
Meagher	15,031.15	1,127.37			4,764.60		339.19		1,358.00	15.80
Mineral	19,397.55	3,310.25					1,970.53	416.00	1,208.00	111.69
Missoula	69,883.67	13,840.09	10.50		7,963.91		8,474.52	2,653.49	1,528.30	145.89
Musselshell	15,185.25	12,747.43					5,018.01		1,213.46	59.00
Park	49,930.54	9,576.89			107.08	2,055.14	17,170.17		1,200.00	1,055.67
Philips	25,472.69	4,119.75					9,570.93		380.66	56.40
Pondera	22,213.74	4,918.45					4,270.47		600.00	299.69
Powder River	5,161.99	12,059.16					2,120.15	390.38		

Powell	28,371.92	4,269.64			3,070.31	541.33	65.00
Prairie	11,665.81	6,905.06	499.12		1,579.15	602.45	
Ravalli	45,477.05	5,608.32			12,837.10	600.00	320.03
Richland	31,127.13	2,059.99			3,999.48	752.80	222.55
Roosevelt	14,130.52	3,635.55			7,619.94	1,212.41	336.12
Rosebud	39,371.40	18,691.43			7,691.70	1,500.00	335.66
Sanders	13,631.58	7,229.36			6,605.76	520.90	279.38
Sheridan	10,288.08	379.40	1,326.18		10,416.28		815.56
Silver Bow	60,426.81	6,690.16			98,559.91	4,200.00	
Stillwater	38,309.88	9,438.45			2,911.72	1,025.00	31.75
Sweet Grass	19,527.98	4,383.91			2,958.80	400.00	
Teton	32,171.83	3,218.75			2,552.11	287.18	69.77
Toole	52,798.08	2,243.83			6,339.60	773.51	326.30
Treasure	10,618.48	3,525.04			758.53	480.00	69.11
Valley	23,811.38	5,050.81			3,965.93	1,200.00	457.53
Wheatland	15,089.78	4,081.46		19.50	1,675.08		21.89
Wilbax	9,231.68	7,055.53			2,181.55	549.99	
Yellowstone	63,603.50	14,519.32			22,341.27	3,504.01	779.62
Totals	1,871,854.46	393,994.91	12,515.39	349.98	39,123.87	49,423.15	14,187.05
						29,548.41	

PAYMENTS CLASSIFIED BY PURPOSE

Counties—	EXPENSES: CHARITIES & CORRECTIONS						EXP. EDUCATION		EXPENSE UNCLASSIFIED	
	Patients Tuber. Sanit.	Home for Deaf & Blind	Other State & Priv. Inst.	Delq't. & Dependent Children	Care of Prisoners	Misc.	County Supt.	County High School	Other St. & Co. Fairs	Damages Judge- ments
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Beaverhead	391.60	6.04	334.80		4,010.54		4,435.77	38,057.69		
Big Horn	513.55		172.50	1,176.51	3,049.43	105.60	3,375.21			
Blaine			491.50	154.22	671.11		3,990.95		500.25	159.81
Broadwater		21.33			475.46		2,151.71	15,211.77		
Carbon	50.00		1,083.35	633.31	616.46		4,517.75	52,594.02		
Carter		19.98		144.64	414.52		2,006.89	9,201.27	34.00	
Cascade	2,270.74	105.39	1,209.33	18,375.39	21,687.03		6,236.94	17,574.35	602.77	
Chouteau	1,337.95	43.32		240.90	3,177.65		5,216.60	48,092.70	728.63	52.82
Custer	775.00	4.80	351.75	6,787.83	4,642.08		2,838.33		3,472.77	
Daniels	26.90			555.04	1,402.60		2,995.53		35.32	31.89
Dawson	150.90		221.44		1,583.34		2,425.19	24,549.31	1,429.80	
Deer Lodge	1,791.40		3,281.81	5,705.00	3,639.39		3,346.02		268.53	
Fallon				50.00	279.73		7,082.01		26,234.93	802.80
Fergus	1,322.44	75.51	95.80	7,820.82	6,304.75		3,671.30	85,745.79	9,445.77	752.86
Flathead	781.00	1,003.82	1,301.39	8,154.39	4,505.47		7,247.81	68,466.76	1,537.20	
Gallatin	390.50	1.75	281.66	6,615.33	4,282.24		4,395.62	58,501.83	75.89	
Garfield	111.40			131.78	793.71		1,933.89		68.24	
Glacier	713.40			127.45	832.04		3,021.73			
Golden Valley	182.80				183.15		1,953.13	20,963.82		
Granite	572.69	4.00		1,870.00	1,715.59		4,017.30			15.00
Hill	1,460.60	433.44	345.80		2,476.80		2,545.77	17,088.26	2,923.75	
Jefferson		19.99	14.75		1,563.24		4,833.62		600.00	
Judith Basin	535.15	4.00	291.26	1,036.08	539.75		3,168.49	11,983.86	872.77	81.05
Lake	213.90	41.93	334.76	174.84	1,606.38		4,891.76			
Lewis & Clark	1,936.49	169.94	445.91	1,118.25	13,483.86		2,988.32			201.70
Liberty			46.00		7.00		2,857.93	21,831.97	3,753.10	
Lincoln	329.45	61.86	399.00	1,239.30	2,517.74		3,530.77		2,829.15	
Madison	19.00	36.67	36.32	1,065.00	1,633.74		4,121.96		600.00	
McCone		28.05		398.55	337.25		3,025.80			
Meagher			41.65	660.00	59.74		1,977.21			
Mineral				1,166.24	3,109.65		3,609.18	81,538.10	18,526.23	
Missoula	1,886.65	102.33		1,406.51	10,538.77		4,741.49		9.00	
Musselshell	602.34	6.24	583.18	6,303.72	2,393.06		4,705.60	43,508.86	886.69	25.00
Park	725.65	602.34	100.00		3,306.06		4,501.34		2,397.46	50.00
Phillips	648.09	9.45		145.60	2,415.40		3,708.27			
Pondera				137.10	1,139.58		2,533.86		150.00	55.50
Powder River	299.30	120.87	211.45		242.12					

Powell	6.00	11.00	128.10	326.25	1,696.09		2,824.39	32,210.48		
Prairie	45.15	61.82	202.75	891.35	817.81		4,349.42			1,441.40
Ravalli	100.10		95.05	9,903.04	1,362.05		2,601.86			8,000.38
Richland	370.40	88.44	525.78	121.20	1,758.67		3,726.88			5,888.28
Roosevelt	158.00		438.63	99.23	1,955.13		1,451.03			129.35
Rosebud	307.75	26.96		5,068.42	2,828.16		4,727.06			11,383.62
Sanders	232.65	27.80	237.65	3,332.97	3,076.14		3,031.15			2,941.79
Sheridan			119.69	161.40	2,887.63		5,146.89			1,539.90
Silver Bow	18,057.34	343.95	1,639.63	61,022.62	30,388.70		3,452.67			151.10
Stillwater		1.50	8.05	840.00	496.90		4,534.26			1,144.76
Sweet Grass			65.38		616.62		2,402.71			505.60
Teton	281.95	36.82	76.39	2,338.80	998.81		3,789.37			150.00
Toole		141.32		198.34	3,320.88		3,249.08			190.55
Treasure				966.04	109.50		2,141.90			
Valley	526.65			140.48	4,124.80		5,018.44			95.06
Wheatland	350.75	47.87			1,215.10		3,691.32			
Wilbax	404.30	17.83			89.75		2,081.50			
Yellowstone	27.90	112.68	1,398.00	893.73	11,167.72		4,658.03			646.76
Totals	\$40,907.83	\$3,841.04	\$16,736.01	\$159,731.08	\$180,597.63		\$201,795.01	\$707,943.60	\$162,864.95	\$4,851.68

PAYMENTS CLASSIFIED BY PURPOSE.

EXPENSE—UNCLASSIFIED

Counties—	Public Adm.	Compensa- tion Slaughtered Cattle	Indust. Accid. Bd.	Grasshop- per & Gopher	Dependent Widows	Burial of Soldiers	Old Age Pension	County Library	County Agent	Misc.
Beaverhead	\$ 25.00	\$ 446.71	\$ 198.75	\$ 11,913.73	\$ 2,245.60	\$ 150.00	\$2,625.00	\$ 2,433.06	\$	\$ 663.90
Big Horn	25.00	25.00	77.95	17.85			575.00	1,636.64	3,250.21	3,251.30
Blaine	25.00	25.00		2,153.15						932.23
Broadwater	15.00		77.59			150.00				
Carbon	25.00			4,819.74		595.00	200.00			915.21
Carter	4.35	35.00	44.39	17.15	375.00	768.00			4,140.00	7,084.81
Cascade	63.74	196.27	883.48	3,912.60		663.35		5,161.25	2,712.46	21,600.32
Chouteau	53.50					400.00	4,044.98		4,345.86	2,151.47
Custer	25.00	28.75	184.05	340.76					2,869.78	1,164.95
Daniels			59.97	1,174.06	1,620.00					6,362.19
Dawson	30.00		239.70	814.43						
Deer Lodge	40.00									
Fallon		507.50	341.53	4.35					3,615.50	455.25
Fergus				6,352.17					4,708.13	1,833.49
Flathead	110.00		345.95	1,731.15					4,059.87	7,742.05
Garfield	40.00	323.73		2,804.23		450.00				
Glacier	25.00		103.38	294.85	740.00	150.00			3,523.52	
Golden Valley				2,360.72						3,749.13
Granite	25.00		652.92	90.00	1,131.98	75.00	470.00			
Hill	40.00		61.21	813.44					604.12	6,320.70
Jefferson	96.47	1,325.38	71.30	5,540.05		300.00	1,075.00			62.80
Judith Basin	40.00		570.55	1,567.83	3,175.00	277.32				29,388.73
Lake	36.75			963.86		980.00			2,094.08	4,043.71
Lewis & Clark	40.00	645.93		2,838.96	1,720.00	150.00				843.06
Liberty	25.00		80.04	617.45				5,114.99	344.70	498.36
Lincoln	27.00			965.56				1,441.19	3,559.84	969.46
Madison	25.00		309.00	5,017.20		750.00				
McCone	25.00		14.13	538.57		155.62				
Meagher	25.00		27.75	2,447.12						
Mineral			212.91							
Missoula	40.00	327.50	771.51	2,275.11	11,871.84	2,040.00	6,613.30	7,369.11		222.00
Musselshell				257.59		150.00	4,192.50			6,456.61
Park			86.29	114.80						1,962.64
Philips				493.01					3,846.94	120.00
Pondera									3,421.42	706.77
Powder River	25.00	15.00	98.77	23,015.91				2,240.53		191.14

Powell		465.79	36.96	1,130.87	1,875.00	150.00	825.00		437.75
Prairie		90.00	137.75	215.90				3,434.43	352.45
Ravalli		432.65	152.19	2,291.81			2,815.00	2,543.10	1,524.04
Richland	25.00		118.33	427.91	394.50			5,918.22	1,127.03
Roosevelt	40.00	37.50	69.50					3,790.24	1,443.92
Rosebud			109.14					2,550.30	106.44
Sanders			101.21	245.60				3,121.67	165.26
Sheridan			112.16	4,215.81			1,123.07	3,800.70	2,264.63
Silver Bow	625.71	800.08							2,886.72
Stillwater		60.03	152.98	3,158.71			150.00	3,482.39	2,138.79
Sweet Grass	25.00		96.77	924.47	1,535.00		800.00		2,128.84
Teton	25.00		73.50	6,112.27					18,432.90
Toole	25.00			9,826.02	750.00		112.50	2,311.41	125.00
Treasure	39.45		15.63	161.42					
Valley	34.45	77.51	100.44	745.96	1,020.00			6,830.13	402.79
Wheatland	25.00	52.55	91.93	3,483.91	1,685.00	300.00	40.00		929.98
Wibaux		18.75	59.50			39.50			1,135.02
Yellowstone		57.50	246.80	5,183.83		750.00			7,304.10
Totals	\$1,856.42	\$5,994.13	\$7,187.91	\$125,351.81	\$30,138.32	\$9,628.79	\$26,241.35	\$30,853.30	\$152,697.59

PAYMENTS CLASSIFIED BY PURPOSE.

Counties—	PAYMENTS ON CO. INDEBTEDNESS					NOMINAL		GENERAL GOVERNMENTAL		HEALTH CONSERVATION & SANITATION	HIGHWAYS, BRIDGES & FERRIES		
	Interest	Bonds	Other Debt	Misc.	Transfer	Petty Cash, etc	Co. Bldg. Fur. & Fix.	Hospital Bldg. Fur. & Fix.	New Roads	New Bridges	Ferries, Dams, etc		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Beaverhead	1,219.93				83,077.85	3,463.73	340.97		69.30	16,499.75			
Big Horn	23,928.80				80,808.15	10,148.24	1,423.15		1,445.00	4,969.75	9,590.82		
Blaine	23,250.80			10,897.31	98,833.60	6,673.94	3,131.85		9,581.69	6,795.43			
Broadwater	12,251.56				32,120.15	1,701.83	136.00		227.85				
Carbon	32,826.23				222,361.66	1,789.39	995.77		255.50				
Carter	11,909.85				23,807.50	5,543.06	701.90		2,061.48	388.07			
Cascade	88,439.75	45,000.00			458,172.53		2,647.47		43,138.13				
Chouteau	60,856.19	207,000.00			104,754.92	23,004.15	926.07						
Custer	34,919.39				76,631.85	21,280.61	593.20		3,251.64	10,539.81			
Daniels	24,201.54				40,234.79	11,373.91	797.64		1,809.11	218.09			
Dawson	42,866.63	13,000.00	1,132.50	1,031.51	346,072.65	11,515.05	1,034.87	175.00	32,230.30	(146,095.49			
Deer Lodge	11,274.33				108,627.60				20,000.00				
Fallon	37,362.50	5,000.00	309.74		65,713.55	67.07	288.95	119.80	40,398.84	5,305.10			
Fergus	127,881.73				269,521.86	14,253.02	1,322.84		38,477.53	20,954.11			
Flathead	50,944.33	24,000.00			79,998.71	27,439.50	1,442.44		1,965.11	764.96			
Galatin	36,630.00	35,000.00		30,000.00	178,246.16	11,320.72	3,615.11			6,909.76			
Garfield	13,621.84				95,003.60	9,895.80	590.09		20,564.21	7,631.35			
Glacier	17,142.33	43,000.00		3,965.11	60,055.53	4,758.44	676.35		3,971.78				
Golden Valley	27,434.20				206,267.00	264.58	1,480.41		1,323.25	475.08			
Granite	21,021.42	5,000.00			50,155.23	1,275.62	228.25		20,958.62				
Hill	52,663.29	115,000.00			82,331.57	9,397.93	688.50		5,744.45				
Jefferson	6,528.67			15,266.32	45,227.44	5,537.73	307.88		927.24	4,541.30			
Judith Basin	22,200.00	10,000.00			83,164.38	3,355.15	355.63						
Lake	1,126.06				23,526.80	200.00	10,546.49		14,593.09	3,076.12			
Lewis & Clark	33,856.25	20,000.00			248,914.36	41,016.38	1,320.79	679.60	6,796.52	5,121.79			
Liberty	14,013.93		16,236.10		1,499.01	2,509.82	2,033.86			654.31			
Lincoln	14,014.38	31,000.00			82,978.00	7,499.41	1,185.58		10,028.69	1,381.43	25.00		
Madison	9,030.00				186,245.86	7,954.65	2,606.01		32,609.98				
McCone	9,903.46	7,000.00		6,516.76	46,758.49	1.57	15,089.43	3,374.96	2,500.01	1,804.04			
Meagher	27,254.71				65,186.39	89.36	105.00		11,475.08	119.69			
Mineral	10,895.03				8,833.35	727.32	240.80		24,410.60				
Missoula	50,749.37	40,000.00		200.00	119,275.08	45.16	2,054.67		7,913.87		2,203.45		
Musselshell	73,110.08	25,000.00	500.00	1,530.28	43,637.30	5,855.18	1,366.40		1,064.75		16,321.32		
Park	24,300.00	52,000.00			154,258.23	294.08	1,922.69		61,068.72				
Phillips	38,458.77				87,932.83		2,570.03		34,901.68	33,244.40			

Pondera	29,408.39			76,727.87	19,574.20	1,390.46		608.40		
Powder River	7,087.07			53,101.79		915.39		3,508.55		3,196.68
Powder	19,270.71			69,996.42	3,107.64	1,155.04		112.50		
Prairie	7,769.74			22,549.08	2,017.43	272.81		6,488.80		4,942.37
Ravalli	31,617.16			124,117.31	1,463.93	1,563.11		17,622.29		2,205.47
Richland	14,744.13			90,953.04		4,399.40		2,466.17		5,766.85
Roosevelt	66,309.58			75,339.45	20,477.03	78.56		7,339.63		1,472.89
Rosebud	35,703.23			153,031.89		874.94		835.07		411.95
Sanders	20,331.87			80,919.72	5,337.45	299.61		42,125.06		1,653.81
Sheridan	52,046.08			44,155.03		240.22		43,558.11		5,111.23
Silver Bow	65,786.15		33,741.53	763,606.87	128,735.07	2,355.38				
Stillwater	41,407.28			96,219.16	10,811.56	2,182.69		309.00		291.46
Sweet Grass	30,698.34			75,533.27		4,452.61		1,105.60		591.99
Teton	17,019.05			108,623.13		1,439.17		1,118.57		
Toole	40,682.30			116,181.14	12,981.38	4,575.27		6,148.59		802.25
Treasure	4,800.00			18,854.71	269.55	535.00		921.75		
Valley	26,360.65		10,276.84	79,116.26	5,503.03	577.60		20,311.34		15,665.45
Wheatland	15,459.89			95,338.03	8,358.79	207.50				
Wilbax	9,217.87			9,377.01	1,538.92	26.00				653.13
Yellowstone	45,519.42		3,120.84	149,050.35	43,070.34	400.55		12,439.65		17,386.01
Total	\$4,678,726.83	\$1,082,500.00	\$21,899.18	\$6,233,028.57	\$515,109.05	\$89,709.67	\$5,345.33	\$622,918.06	\$355,928.54	\$12,028.21

Powell	1,889.80	2,666.48		26.20	2,016.35			635.05	33,669.75	53,227.88
Prairie	525.80								24,385.72	8,236.36
Rayall	1,041.18								29,970.50	19,739.42
Richland	1,957.87	52.34							26,612.76	16,615.04
Roosevelt	1,587.30						990.67		18,251.82	58,822.19
Rosebud	461.32								38,911.65	34,071.70
Sanders	409.40			111.45					32,318.59	5,323.03
Sheidan	3,778.45						852.21	643.88	22,421.91	18,719.00
Silver Bow	1,062.20	212.99		19.00					176,860.65	4,135.40
Stillwater	33.00							348.88	32,506.05	14,267.91
Sweet Grass	7,715.51				521.86				30,302.38	20,028.81
Teton	1,939.39						280.27	211.50	28,105.89	14,649.52
Toole	2,028.35								29,262.11	18,797.51
Treasure	184.50								9,618.48	7,267.89
Valley	482.80								35,682.88	891.88
Wheatland									42,446.24	25,593.72
Wibaux	307.25								12,937.91	9,705.42
Yellowstone	13,807.79								107,463.70	415,775.14
Totals	101,923.10	5,662.21	1,949.05	4,937.25	9,715.78		11,191.11	6,845.66	53,873.86	2,228,999.63

PAYMENTS CLASSIFIED BY PURPOSE.

COUNTIES	TRUST AND AGENCY.									
	General School	District School	High School	Irriga. District	Estates	Redemp- tion	Dist. Court Deposit	Protested Taxes	Other Tr. & Agency	Total Payments
Beaverhead		173,449.02		\$ 8,562.06	\$ 11,827.53	\$ 522.48	\$ 3,161.14		\$ 16.50	\$ 566,551.08
Big Horn	51,096.64	160,694.31	17,611.09		270.00	151.50		6,475.71	93,748.41	642,983.00
Blaine		163,126.26		164,326.44		2,500.84	2,222.10	81.84		671,619.99
Broadwater	13.89	60,165.81		77,936.93	723.69	318.94	505.35			295,454.99
Carbon		286,414.16	7,927.02	106,751.32	1,834.64	1,543.57	317.97	171.25		981,131.02
Carter	20.00	56,653.75	112.05		31.08	557.36		5.87		176,085.80
Cascade		667,964.35		12,783.75	1,905.08	1,957.23	2,908.80		40.00	2,222,852.10
Chouteau		305,313.43	11,851.69		1,542.73	3,596.21	265.73	25,940.90	873.26	987,928.89
Custer		201,262.91		31,007.02		1,676.63		86.55	5,144.41	751,351.31
Daniels	14,035.29	144,861.13	6,608.75		6,192.54			5,646.75		383,858.82
Dawson		169,939.17		3,277.39	4,308.57					1,044,495.81
Deer Lodge		191,186.80			1,556.41	8,004.35		11.90	5,854.21	514,600.79
Fallon	165.30	101,448.90				527.60	75.00			363,539.47
Fergus	321.96	241,527.12	86,876.30	1,048.28	19.90	12,200.86	3,967.06	2,871.11	2,091.15	1,443,148.92
Flathead	74,753.58	268,640.82		9,106.55		7,664.12	2,832.20	20.08	1,333.50	1,029,483.03
Gallatin		308,611.12		5,279.54	2,553.03	1,201.16	15.02		350.51	1,272,314.54
Garfield		113,357.28			1,017.51	703.34	156.35		1,750.45	354,169.60
Glacier		179,825.51		2,137.02		66.50		6,208.65		440,087.77
Golden Valley	25,180.74	82,589.76	9,958.03	3,569.47		424.03		4,414.51	1,832.92	467,577.85
Granite		106,605.26			1,777.33	81.90	2,750.00		7.50	329,406.60
Hill		278,483.60			42.50	31,601.89	1,098.50	5.28	178.44	821,840.73
Jefferson		110,961.08		862.70	554.35	54.44	532.73	32.70	320.99	346,031.05
Judith Basin	1.95	191,730.80			330.55	4,275.38			332.37	458,145.04
Lake	22,683.41	86,073.26				2,872.97	250.00	645.00		347,008.51
Lewis and Clark	104,153.54	369,444.46	50,326.74		8,008.42	830.58	9,915.06	3,882.47	903.00	1,259,236.82
Liberty	18,361.82	77,447.32	7,534.11			4,878.93				204,087.59
Lincoln	59,129.35	176,151.32		15,310.00	1,214.78	246.78	3,060.60	827.04		645,508.25
Madison		164,637.18			1,472.99	270.43	3,063.05			623,771.01
McCone		94,423.26				1,729.51	1,295.24	5.81	2,085.52	299,837.84
Meagher		75,371.15				142.73			1,998.00	279,615.00
Mineral		116,071.33			1,088.70	167.35				247,472.48
Missoula		341,580.62		7,039.95	1,606.04	2,024.10	11,149.14	585.48	149.85	1,044,009.26
Musselshell	173.35	198,495.46				1,800.06	7,375.11	13,100.90	280.00	577,259.57
Park		179,084.85		1,203.56	1,676.28	1,023.54	3,628.12			895,732.94
Phillips		177,675.12				2,945.30	964.77	1,569.78		566,293.89
Pondera		134,944.96			185.00	1,570.07		16.71	81.34	429,142.50
Powder River		54,218.43	7,459.91					28.47	803.72	195,169.31
Powell		95,925.39			215.58	1,830.73	650.00			414,005.77

Prairie		102,051.01		20.12		686.96			35,031.21		947.16	253,651.31
Ravalli		162,724.09		573,495.63		4,231.38			582.25			1,148,881.89
Richland	12.50	165,190.27		17,299.65		12,527.41			162.28			492,416.49
Roosevelt	31,338.39	211,289.87	11,314.08			624.54	2,571.71		22.50		8,817.16	660,606.39
Rosebud		196,469.73	14,992.39			1,401.95	3,257.04				19,217.74	689,615.75
Sanders	59.99	187,252.99		37,130.73		1,579.69	3,020.01				250.00	525,031.65
Sheridan	65.47	252,228.30				6,357.57					21,226.51	627,131.71
Silver Bow		780,976.81				550.35	12,777.30				57,360.85	2,482,415.58
Stillwater		155,617.65		3,013.60		1,497.16	3,111.98				22,441.34	492,504.11
Sweet Grass		85,482.16		268.17		145.19	116.78		18.67		97.20	370,031.78
Teton		139,544.57				2,024.39	235.00		3,686.97		36,639.45	566,115.80
Toole		149,939.06		41,621.43		3,477.98	16,109.91				905.72	618,610.74
Treasure		51,726.53		16,045.88			1,118.93				1,032.26	156,565.92
Valley	48.93	255,838.02	24.48			8,270.76	613.80		66.78		4,722.08	691,287.06
Wheatland	460.46	123,094.50	230.18	8,591.12		1,465.58	6,000.00					436,123.89
Willoux		59,886.70				2,513.36	8,350.58					177,876.93
Yellowstone	77.30	558,247.51	56.46	145,112.88		8,368.29	15,920.87		11.45		164,792.59	2,137,801.86
TOTAL	\$402,153.86	\$10,543,949.23	\$232,913.28	\$1,290,804.19	\$52,834.82	\$157,385.22	\$138,373.01	\$142,216.87	\$449,629.11	\$37,342.46	\$495.77	

VALUATION OF TAXABLE PROPERTY AND LEVIES.

COUNTIES	Class	Basic valuation of taxable property	County levy in mills inc. road	State levy in mills inc. gen. school (inc. stock)
Beaverhead	6	\$ 7,554,664.00	25.75	13.40
Big Horn	6	6,256,287.00	16.00	13.40
Blaine	6	6,969,066.00	19.75	13.40
Broadwater	7	4,356,013.00	29.00	13.40
Carbon	6	8,467,941.00	30.00	13.40
Carter	7	3,022,635.00	34.25	13.40
Cascade	12	33,986,680.00	16.50	13.40
Chouteau	5	11,020,579.00	24.60	13.40
Custer	6	9,235,590.00	35.50	13.40
Daniels	7	3,051,100.00	36.50	13.40
Dawson	6	6,872,169.00	42.00	13.40
Deer Lodge	5	10,120,805.00	17.00	13.40
Fallon	7	4,201,776.00	19.50	13.40
Fergus	3	23,953,312.00	22.00	13.40
Flathead	5	12,407,985.00	27.50	13.40
Gallatin	4	15,071,315.00	25.12	13.40
Garfield	7	5,056,762.00	30.00	13.40
Glacier	7	3,638,522.00	30.20	13.40
Golden Valley	6	4,784,241.00	24.50	13.40
Granite	7	3,801,824.00	34.00	13.40
Hill	5	10,589,200.00	21.00	13.40
Jefferson	6	7,019,704.00	24.50	13.40
Judith Basin	6	8,391,275.00	14.50	13.40
Lake	7	3,969,895.00	22.50	13.40
Lewis and Clark	4	18,162,000.00	19.12	13.40
Liberty	7	3,306,707.00	31.75	13.40
Lincoln	6	6,818,293.00	27.05	13.40
Madison	6	6,342,873.00	21.00	13.40
McCone	7	4,827,190.00	24.00	13.40
Meagher	6	4,853,160.00	22.00	13.40
Mineral	7	4,268,877.00	20.00	13.40
Missoula	4	15,433,223.00	30.50	13.40
Musselshell	6	7,080,955.00	34.50	13.40
Park	5	9,961,949.00	16.50	13.40
Phillips	6	6,868,162.00	35.50	13.40
Pondera	6	5,568,590.00	15.50	13.40
Powder River	7	2,718,436.00	29.75	13.40
Powell	6	7,449,697.00	22.50	13.40
Prairie	6	5,062,390.00	18.00	13.40
Ravalli	6	6,422,960.00	32.00	13.40
Richland	6	5,950,012.00	32.00	13.40
Roosevelt	6	5,923,148.00	40.00	13.40
Rosebud	5	8,586,183.00	29.00	13.40
Sanders	6	7,833,249.00	28.50	13.40
Sheridan	6	5,547,125.00	29.50	13.40
Silver Bow	2	34,517,815.00	23.00	13.40
Stillwater	6	6,278,043.00	29.50	13.40
Sweet Grass	6	5,402,296.00	25.00	13.40
Teton	6	6,547,872.00	31.00	13.40
Toole	6	6,218,875.00	22.00	13.40
Treasure	7	2,172,367.00	24.00	13.40
Valley	6	8,064,790.00	31.50	13.40
Wheatland	6	7,494,481.00	13.50	13.40
Wibaux	7	2,830,773.00	25.00	13.40
Yellowstone	3	23,163,203.00	17.00	13.40
		\$465,475,034.00		

